Australian Consumers' Association

July 2000

CHOICE

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Cheap brands: just a matter of taste?

Salt — should *you* cut down?

Try our quiz, too

MORE TESTS: • Amazing washing machines • Vacuum cleaners • Portable cots • Handheld vacs

Don't swallow any GM lies

Louise Sylvan

Shortly, the Prime Ministers of Australia and New Zealand, and the State and Territory Premiers will be deciding one of the most important questions that will affect us as consumers in the 21st century — **the labelling of genetically modified foods**.

Last October, the health ministers decided that consumers in a free market had the right to know whether a food was genetically modified or not. The agreement for comprehensive labelling was a welcome relief to consumers, knowing that they were not going to be 'forced to swallow' GM foods without their knowledge.

Apart from our right to know, there remain serious environmental concerns and myriad unanswered questions about safety of GM foods, quite apart from a range of ethical issues. It's particularly important for people who have allergies or shop for children with allergies to know what's in a food. Without a comprehensive label, how would we know that a peanut gene might have been used in a wheat product, or a modified additive in the potato chips? And many people would want to know categorically if a food had, for instance, a pig-modified ingredient.

Since October — after many delays including prime ministerial intervention requiring health ministers to reconsider their decision and 'heavy' letters from the US government — most of the health ministers have stood firm, and we were looking forward to a good labelling regime. But the Prime Minister has stepped in again and proposes to bypass the health ministers as well as weaken the labelling of GM foods through an agreement with the Premiers. He's concerned about the cost to business.

The PM's specific proposal means there would be no labels on many foods that are genetically modified:

- No labels if a GM ingredient is 'only' 1% or less of the food (*note that this is 1% of any ingredient, and processed foods often contain many different ingredients*).
- No labels if a GM ingredient is an 'additive' or 'processing aid'.
- No labels where a GM ingredient has been refined and any GM proteins or DNA have been removed.
- And no information on foods prepared at point of sale — takeaway, café and restaurant foods.

That means the PM wants no labels on many foods that contain substantially genetically modified ingredients — that doesn't sound like a helpful, truthful information effort to us: in fact, we think it's called lying to consumers.

Business and industry have invested huge amounts of money in lobbying the politicians and have had enormous access to them — we haven't had a hundredth of their resources to the get the voices of Australian consumers heard. So it's time for people to act and to make sure the PM hears clearly what we want and why.

So act now! The decisions are being made even as you read this. Email, write to, or call the Prime Minister and your Premier — and send a copy of your letters to your local member so they get the message too! A sample letter as well as the PM and Premiers' addresses are on page 4.

And copy this editorial to every friend you can. This is a terrific opportunity for each of us as consumers to make sure our governments start to listen. All the surveys show that over 90% of consumers want proper labelling of GM foods. Let's help Australia make the right decision.

Louise Sylvan, Chief Executive

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.
Phone us on (02) 9577 3399. Fax us on (02) 9577 3355.
email us at ausconsumer@choice.com.au
World Wide Web address: www.choice.com.au

Contents

July 2000

Choice Cover story

12 **The battle of the brands**

It might not be a battle between Super League titans, but the competition between supermarket brand products and leading brands is pretty significant. We look at what quality you're likely to get with supermarket brands and where to save money.

Cover photo: Kent Mears

Choice Regulars

4 **Choice Cuts**

Labelling and genetically modified foods; ACA job vacancy; children's folding chairs; improvements to global positioning unit accuracy; who'll get your super money when you die?

7 **Letters**

Lack of (bank) security; non-transferable fly buys; allegiances cost dearly.

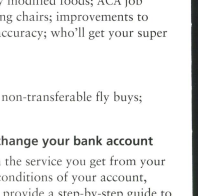
16 **Your Money: How to change your bank account**

If you're not happy with the service you get from your bank, or the terms and conditions of your account, don't put up with it. We provide a step-by-step guide to changing your account. Read on and see if it's worth it to you.

36 **Bodywise: Salt quiz**

We eat a lot more salt than we need. But does *everyone* need to cut down? Try our quiz and see how salt savvy you are.

48 **Recalls and bans**

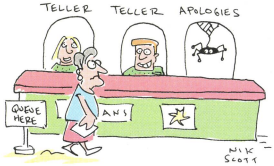


A bowl of cornflakes or a bowl of chips — which has more salt? Try our salt quiz on page 38.

51 **Choice index**
August 1999 — July 2000

52 **The Hard Word**
Crazy claims, over-the-top ads — the ridiculous, the outrageous or the plain misleading.

Choice Reports



26 **Got a problem?**
Your insurance company won't pay up; your finance company threatens to repossess the car. If you feel you've hit a brick wall and can't get a solution to your financial problem, don't despair. Alternative dispute resolution schemes for the financial sector are there to help you. We explain how to make them work for you.

39 **Breaking the habit**
If the GST alone doesn't make you determined to give up smoking, maybe your health has made you focus on kicking it... this time for good. Congratulations if you're thinking about giving up. We look at the habit, how much it costs you and ways to stop.

Your subscription and the GST

The GST comes into effect on July 1, 2000, and applies to your subscription. As a non-profit organisation we can't afford to absorb this cost and have included it in the subscription price. Page 49 gives details of subscription prices for CHOICE and our other products. If you have any queries about this, please call CHOICE Consumer Services on (02) 9577 3399 (or see the bottom of page 2 — far left — for further contact details).

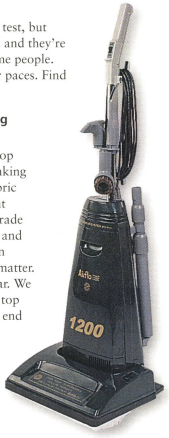
Choice Tests

8 **Portable cots**
There's a new standard for portable cots, but it's not mandatory. We tested nine of these cots, and found that none of them met all the requirements we tested for. It's not a disaster; but we do tell you what to watch out for.

19 **Handy vacuum cleaners?**
Someone's just upended the dregs of the nut bowl on the carpet and you don't want it trampled into the pile so you whip out the handheld vac, and hey presto. Or is it 'hey presto'? Well... it can be. We tested 11 nifty little numbers to see if they're worth the investment. Find out.

22 **Vacuum cleaners**
An upright still tops the test, but barrels aren't far behind and they're more convenient for some people. We put 14 through their paces. Find out how they did.

31 **What's new in washing machines?**
Well... for one thing: a top loader that does the thinking for you (it senses the fabric type). And there's a front loader that you can upgrade just like your computer, and another one that's got an interesting slant on the matter. All of them for top dollar. We tested six front and five top loaders at the expensive end of the range.



Genetically modified foods: action!

Let the Prime Minister and your Premier know exactly what you think about labelling genetically modified foods. See contact details, right.

Here's a sample of what you might say:

Dear Prime Minister/Premier,

I am firmly of the view that consumers have the right to know if the food products they're buying and eating or drinking are genetically modified or have been derived from processes using genetic modification.

It's a fundamental tenet of the free market that consumers have the right to choose on the basis of clear and accurate information. I want to be informed about any food that is genetically modified so that I can exercise my market power in making choices. That requires comprehensive labelling.

I don't want to be deceived by foods which are allowed to include undeclared genetically modified components — allowing all sorts of exclusions just because an ingredient is only a small proportion of a food, or because it's called an 'additive' rather than an 'ingredient' is simply unacceptable to me. Approving such a labelling proposal would allow manufacturers to engage in the clear deception of consumers. Whether my concern derives from environmental considerations, food safety issues or because of ethical reasons, I have the right to make an informed choice about the foods I buy.

I urge you to make the right decision and give Australian consumers good, clear, comprehensive and *accurate* labelling of genetically modified foods.

Yours sincerely,

■ Visit the current campaigns section of our website (www.choice.com.au) and go to Genetically modified food — it's really informative and you can easily send an email from there.

■ To get a printed copy of our factsheet on genetically modified food, call 9577 3399.

CONTACT DETAILS:

The Hon. John Winston Howard MP
Prime Minister
GPO Box 59, Sydney
NSW 2001
Telephone: 02 6277 7700
Facsimile: 02 6277 4100

The Hon. Robert John Carr MP
Premier of New South Wales
Level 40, Governor Macquarie Tower, 1 Farrer Place, Sydney
NSW 2000
zmackenz@www.nsw.gov.au
Telephone: 02 9228 5239
Facsimile: 02 9228 3935

The Hon. Denis Gabriel Burke MLA
Chief Minister for the Northern Territory
GPO Box 3146, Darwin
NT 0801
denis.burke@nt.gov.au
Telephone: (08) 8999 6222
Facsimile: (08) 8999 6670

The Hon. Peter Douglas Beattie MLA
Premier of Queensland
PO Box 185, Brisbane Albert Street QLD 4002
premiers@ministerial.qld.gov.au
Telephone: (07) 3224 4500
Facsimile: (07) 3221 3631

The Hon. John Olsen MP
Premier of South Australia
GPO Box 2343, Adelaide
SA 5001
premier@saugov.sa.gov.au
Telephone: (08) 8303 2290
Facsimile: (08) 8303 2283

The Hon. Steve Philip Bracks MP
Premier of Victoria
PO Box 4912VV, Melbourne
VIC 3001
steve.bracks@parliament.vic.gov.au
Telephone: (03) 9651 5000
Facsimile: (03) 9651 5298

The Hon. Richard Fairfax Court MLA
Premier of Western Australia
24th Floor, 197 St George's Terrace, Perth WA 6000
econstab@mp.wa.gov.au
Telephone: (08) 9222 9888
Facsimile: (08) 9322 1213

The Hon. Kate Carnell MLA
Chief Minister for the Australian Capital Territory
ACT Legislative Assembly, PO Box 1020, Canberra
ACT 2601
carnell@dpa.act.gov.au
Telephone: (02) 6205 0101
Facsimile: (02) 6205 0399

The Hon. James Alexander Bacon MHA
Premier of Tasmania
GPO Box 123B, Hobart
Tasmania 7001
premier@dpac.tas.gov.au
Telephone: (03) 6233 3464
Facsimile: (03) 6234 1572

ACA job vacancy

The Australian Consumers' Association has a vacancy for a **Senior Food Policy Officer** with our consumer issues policy team.

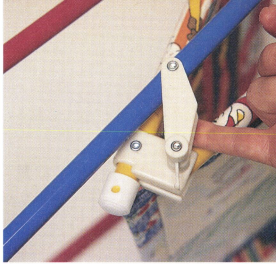
Essential: a demonstrated ability to think and act strategically; well-developed communications and writing skills for a variety of media; an ability to handle media and public forums; and a well-developed sense of humour.

Desirable: a tertiary qualification in a key area that demonstrates your skills; a good understanding of food issues and preferably technical qualification related to food or nutrition; a familiarity with developing online community forums; experience working in government, industry or an NGO; lobbying and advocacy skills; and good policy development experience.

Closing date: Wednesday July 27, 2000.

Commencing salary: around $50,000, depending on ability and experience.

For further information call Kathleen Davies on (02) 9577 3226; Email: kdavies@choice.com.au; fax: (02) 9577 3377; postal: ACA, 57 Carrington Rd, Marrickville NSW 2204.



Children's folding chairs

PLANNING TO TAKE YOUR TODDLER camping or fishing? A folding chair for your comfort can come in handy on such occasions, but one specifically designed for a child could do more harm than good.

Many children — some as young as one year old — have injured their fingers badly on such chairs, breaking or crushing bones. Some have even had finger(s) amputated.

So, what's wrong with children's folding chairs? When folded or collapsed, many still leave small 'trapping spaces' (of less than 5 mm where a child's finger can get trapped, pinched or squeezed). We went looking in our local area to see what's on the market and found two, both of which had small trapping spaces.

At present, only South Australia has a mandatory standard which sets safety requirements, among them the 5 mm trapping space. Nevertheless, even in SA too many children are injured in these chairs because unsafe chairs can be imported or manufactured in other states that don't have that mandatory standard and then distributed anywhere in the country.

CHOICE thinks all Australian states (and New Zealand) should adopt a mandatory safety standard for children's folding chairs.

The Consumer Products Advisory Committee, which advises state and federal ministers on product safety, looked at the issue at its May meeting. We'll keep you informed of the outcome.

In the meantime, we'd suggest you take a small, moulded plastic chair for your child to sit on when you're out and about. And if you've got a children's folding chair, check the trapping spaces when you fold it up, and supervise your child when using it.

CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International. Get the lowdown on what's happening with your fellow consumers around the world in World Consumer Snapshot.

May I ask who's calling?

Have you ever wanted to disguise your voice over the phone? Maybe you wished to avoid speaking to an unwelcome suitor, or maybe you were being chased by the debt collector or the bank manager. Perhaps you enjoy fooling your friends, or you might be into espionage or even blackmail. Or maybe, just maybe, you're one very sick human being.

Well, according to the UK's *Ethical Consumer*, we may now have the technology: a telephone claiming to have a "very entertaining secret; it can change your voice — male to female, and vice versa, or from adult to child, or the other way round. You simply choose one of the 16 different programmable voices at the touch of a button."

Surprisingly enough, in the UK the phone comes with a tag reading: "Prohibited from direct or indirect connection to public telecommunications systems. Action may be taken against anyone so connecting this apparatus." So if you aren't allowed to use it, why, we have to wonder, is it even for sale?

Faster? Higher? Further?

Life used to be a lot simpler. Before technology engulfed the world, kids used to run and jump just for fun without having to get instant feedback on their progress towards the first pre-pubescent four-minute mile.

However, it's an Olympic year, so Reebok's Traxtar sneaker should come as no surprise. According to *Zillions*, the US consumer magazine for young people, the sports shoe promises to measure how high or far you can jump and how fast you can run. It does this via an electronic 'pod' the child can set to the athletic discipline of choice. As junior performs, the pod beeps, plays tunes and blows raspberries as it monitors the kid's progress.

However, *Zillions* put the shoe to the test and found its measurements weren't always accurate and some of the techniques required for the pod to work — such as coming to a dead stop at the finish line — are unlikely to impress the coach when your youngster lines up for the school athletics team. And nor were many of the 17 kids *Zillions* recruited for the test impressed, finding the *Traxtar* to be a bit of a nuisance to use. Perhaps those outmoded technologies — the stopwatch and the tape measure — might still suffice?

Square eyes

To conclude this month's *World Consumer Snapshot* of technology gone crazy, the UK's *Which?* offers news of the Olympus Eye-Trek goggles.

Featuring two small screens and earpieces, your Eye-Trek goggles can be connected to a DVD player, camcorder, video or TV for the ultimate intimate televisual experience. The screens are millimetres from your eyes but seem further away, rather like the screen in a cinema.

It is, of course, unacceptable these days to ever be away from the TV, so an extra attachment allows you to beam pictures to the goggles without a wire so you can roam around freely while taking in your favourite show. However, while *Which?* was suitably impressed, the picture quality left a little to be desired and the Eye-Trek tended to slip down the nose, necessitating a tilting-back of the head. And while the walkman was all well and good, one has to wonder what accidents such a mobile television may cause!

Spot on, Mr President

WHILE THE WHITE HOUSE USUALLY consults CHOICE before making any of its decisions, its timing for a recent major announcement concerning the Global Positioning System (GPS) just missed inclusion in our article on GPS hand-held units (May 2000).

GEOFF AMBLER

The May 1 announcement concerned selective availability (SA), the randomly changing error added to the coded GPS satellite signals by the US Department of Defense as an anti-terrorist measure.

As detailed in our May test article, SA limited the accuracy of GPS to within 100 m 95% of the time and 100–300 m 99% of the time. However, the introduction of differential GPS (DGPS), involving the addition of signals from land-based stations able to calculate the error and provide correctional data, meant that SA would be largely redundant as a security measure.

So while the US Government was already committed to discontinuing SA by 2006, the President's early announcement came as no surprise. Also contributing to the early decision was the ability the military now has to deny GPS signals on a regional basis in the event of a threat to national security.

So, what does this mean for users of the type of hand-held units profiled in CHOICE? Basically, your GPS unit will now be able to pinpoint locations up to ten times more accurately than previously. Typically, readings will be accurate to within 15–25 m.

According to the White House, the decision to discontinue SA is the latest measure in an ongoing effort to make GPS more responsive to civil and commercial users all over the world. Also promised is the addition of two new civilian signals and as many as 18 additional satellites incorporating new features. It should all add up to an even more useful GPS, and it'll continue to be available to users free of charge.

For those wanting further details about the discontinuation of SA, go to the US government GPS website at www.igeb.gov.

Who'll get your super money when you die?

IT'S DISTRESSING ENOUGH WHEN SOMEONE CLOSE TO you dies; family squabbles over the estate only make things worse for everyone.

Until recently it used to be up to your super fund trustee who got your super if you died before taking it. You might have told the fund who you wanted the money to go to, but legally this didn't count — the trustee could decide contrary to your wishes.

Recently the superannuation law changed, allowing you to decide who should get your super money if you die. However it's still up to the fund trustee whether your nomination counts.

The trustee has to make extensive administrative changes to adopt this new legislation, including changing the trust's deed and sending you a new nomination form. You need two adult witnesses to sign your nomination and it has to be reviewed every three years. Unfortunately, trustees aren't obliged to do this and the bad news is that, so far, only very few have.

Even if your super fund trustee is one of the few that's adopted the new legislation, you can't just give your money to anyone. You can only name a dependant: your spouse (including opposite-sex de facto partners), your children if they're under 18 years old, or a financial dependant. The Labor party recently introduced a bill in the Senate to end the discrimination against same-sex partners. Meanwhile, if you want your super money to go to someone who doesn't qualify as a dependant you can nominate your 'legal personal representative': the executor of your will. Your super money is then added to your estate and will go to the people named in your will.

Even if you can make a binding nomination, your life may change in the future — you could have children, for example. Forgetting to change your nomination could have disastrous consequences.

To find out whether your fund's trust deed allows binding nominations or a changed nomination, contact its customer service line.

Bitter dispute after son's death

When Paul and Anna's* son died last year, they not only had to handle their grief but also a bitter dispute with their son's girlfriend about his super and life insurance money.

Adding to their distress, the trustee of the super fund granted the full amount to their son's girlfriend, even though Paul and Anna had paid for the funeral and other costs. They went to a solicitor to lodge an appeal. Eventually the trustee offered to grant their costs to the estate.

Paul and Anna considered lodging a complaint with the Superannuation Complaints Tribunal but decided against it. "The whole thing was causing us a lot of grief, so we just said 'blow it' and settled," says Paul.

** Not their real name and the picture is of two models.*

YOURletters

Lack of security

My letter has been inspired by your editorial in the March 2000 issue about your bank satisfaction survey.

As a university student, I've never really had any problems with my bank, the Commonwealth. I purely use it to receive slightly higher interest on my savings.

Around the beginning of March, I needed to withdraw $1000 and went to a branch that wasn't my home branch. All I had with me was my bankcard, so I had no idea of my account number when filling out the withdrawal slip. I gave the slip and my card to the teller and he filled in the gaps on the withdrawal slip and handed back my card and the cash.

To my amazement, the teller didn't request any other forms of ID, such as a driver's licence. The previous week I'd made an over-the-counter $20 withdrawal from the ANZ bank and had to show my licence twice!

I was very disconcerted when I realised that if my card was stolen or lost, it would be easier for someone to take money out over-the-counter than try to use an ATM (which, I believe would have a lower withdrawal limit).

I can't believe the lack of security within the bank, and the different security measures between the two banks, especially given the huge difference in funds withdrawn. I wonder whether mine is a one-off occasion, or whether $1000 really isn't a substantial enough withdrawal amount for this bank to induce safety measures?

Angela Merker
Via Internet

According to the Commonwealth Bank, its identification procedures have been properly followed, as staff verified the customer's identity by comparing the signature on the withdrawal slip against the approved signature on her bankcard. "The signature panel on the client's bankcard has built-in security features that would alert our staff if an attempt had been made to alter the signature in any way. If staff have any doubt as to the authenticity of any transaction, it isn't processed without further enquiry," we were told.

Non-transferable Fly Buys

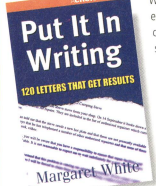
I was interested to reread your article in April 1999 on loyalty schemes (Loyalty schemes: fly by when?). I inadvertently found a 'feature' not mentioned when my wife died recently. As with many households, only my wife had a Fly Buys card, as she did most of the shopping, although it was often paid for by her on my Mastercard account as I had a higher credit limit.

I found that after her death her Fly Buys points disappeared because they're non-transferable. You can imagine my feelings. I now actively avoid dealing with companies offering Fly Buys.

John Denham
Elong Elong, NSW

To avoid such disappointments, tell Fly Buys if there's another person in your household who contributes to the purchases and ask for a supplementary card, or cards, if more people contribute. Supplementary cards are free of charge and available for people from one household (living under one roof). "Then a simple phone call would have been enough and points could have been transferred to the partner's name," Fly Buys told us. In this particular case, it also offered to reinstate the points and transfer them to Mr Denham.

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Angela Merker, receives *Put It In Writing* (second edition), or any other book of her choice from Consumer Bookshelf (see page 45).

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

Allegiances cost dearly

Is this yet another way for the banks to get a little extra from their customers?

A monthly transfer of funds from the Bank of New Zealand in New Zealand to my account at the Commonwealth Bank has, until late last year, incurred a fee of $8 for the Commonwealth to process the payment. Without notice, this was increased to $13. My inquiries revealed that the payment is now sent via the National Australia Bank, which charges me a handling fee of $5. Did I ask for this bank's involvement? Certainly not, so why should I pay?

Apparently the Bank of New Zealand now has an agreement with the National only, so that all transactions must be via the National. Obviously, this is for the benefit of the banks concerned. What about the customer's benefit?

One bank official likened it to the allegiances formed by airlines. The difference being that airlines give you a discount if you keep within the group — not a penalty when you don't!

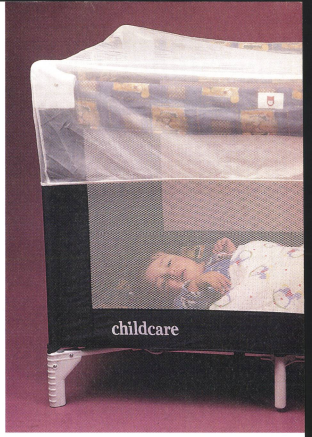
As it's inappropriate to change banks at either end of the transaction, it's a fee I'm forced to accept.

For anyone thinking of setting up a similar transaction or even a once-only transaction, they may like to be aware of which bank has links with which other bank to avoid additional charges.

Isobel Davie
Richmond, Victoria

Portable cots

A new standard for portable cots was introduced last year. It's not mandatory, though, and none of the nine cots we tested met all of the requirements.



IN BRIEF

- None of the nine portable cots we tested meets *all* requirements that we tested of the relevant standard; only three meet the most essential safety aspects. However, the new standard isn't mandatory, so it's not illegal for cots that don't meet the requirements to be on sale.
- All the cots tested passed the most important safety aspect (none collapsed), but several models failed other important safety tests.
- See page 9 for the safety requirements you should look for and a description of some features.

VISITING RELATIVES WITH YOUR baby in tow, leaving junior with friends when you go out, or looking after their offspring are just some of the many occasions when a portable cot can come in handy.

They're light enough to carry or move around and small enough when folded to fit in a car boot. They can be set up in a few minutes and folded up and stored away when not in use. But they're no alternative to a household cot, as they aren't as durable.

When we asked manufacturers and distributors of portable cots late last year about the availability of their products, many told us their current models were being discontinued and replaced with new models that would conform to the new standard (for more on this, see *The standard*, page 9). Other manufacturers and distributors were reluctant to provide information about the availability of models.

Discontinuing models and lack of information left us with nine cots to test — for safety, design, construction and assembly. We also checked instructions, labelling, marking and packaging requirements, and looked at their features.

Despite earlier confirmation that these nine models would still be widely available when we published, the manufacturers and distributors told us later — when they commented on our test results — that some of the models tested had been or would be discontinued.

So, some modified models may come onto the market in the near future — hopefully with new names and model numbers. If their identifiers are the same, you'll need to check for yourself whether there's been an improvement: use the safety factors given in *What to look for*, above right, and in the profiles (page 10–11) to help you assess any cot you're looking at in the shops.

THE 'NOT SO BAD'

There's no *What to Buy* list because none of the cots tested passed all safety requirements. However, if you need to buy one now, choose one from the three listed below — they failed fewer requirements than the others tested and revealed no entrapment hazards (for parts of a child's body).

CHILDCARE Easy n Lite CC600	$145
FOLDAWAY Momento 950	$165
STEELCRAFT Harmony 32201	$149

Watch those fingers

Unfortunately, we can't unreservedly recommend any of the portable cots tested — none passed all the sections of the new Australian/New Zealand Standard 2195:1999 *Folding cots — safety requirements* that we tested.

All the cots tested passed the most important safety aspect — none collapsed. All locking devices worked properly, so you won't expose your child to strangulation or asphyxiation risks from a collapsing cot.

However, several models failed other important tests that could endanger your child's safety in the cot. Here are the problems we encountered (see the profiles on pages 10–11 for model details).

- A tendency to tip over easily.
- The mattress not fitting snugly, leaving hard parts of the frame exposed.
- The bassinette supplied not deep enough.
- The fabric mesh not as strong as it should be.
- Gaps under the upper corner pieces of the frame, where a child could get fingers caught.

Apart from these faults, *all* the cots tested failed various other requirements.

- They all had sharp-edged protruding parts inside the cot (the corner pieces).
- They all failed the section of the standard designed to prevent injury to the person assembling the cot (see *Easy to assemble, but watch those fingers*, right, for details).
- They all failed to meet some requirements for instructions, labelling or marking. ❑

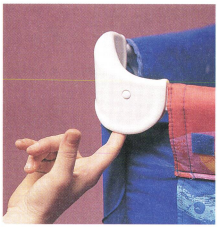
WHAT TO LOOK FOR

Safety requirements

- **Inside surfaces** should be free of bumps, ledges and protruding parts so children can't hit their heads, get their clothing snagged or use them as a foothold to climb out of the cot.
- There should be **no gaps** where children can trap their limbs.
- There should be **no sharp edges or points** where a child could injure itself.
- The **mattress** should be firm enough and fit snugly without gaps on any side.
- The **rails** should lock securely.
- The cot **floor** shouldn't sag. Press down on the base to check this.
- The **fabric and mesh sides** should be tightly stretched.

Features

- All the cots tested come with a **carry bag**.
- Some cots have **castors** for easy movement.
- Some cots have a **removable mattress sheet**, making it easier to keep clean.
- Some mattresses can be **secured to the base** with Velcro pads.
- A **side pocket** on the outside is useful for storing small items.
- If the **mattress base height** is **adjustable**, you don't have to bend down so far to reach the baby. However, the upper position is suitable only for younger babies who can't sit up.
- Some models come with a **net** or **canopy** to keep insects or sunshine out of the cot.



In six of the cots tested, a child's fingers could get caught in the gaps under the corner pieces.

On some models the castors stick out of the bag when folded and packed, so you can pull it along like a wheeled suitcase.

The standard

The new Australian/New Zealand Standard 2195:1999 *Folding cots — safety requirements* was published in November 1999. It was revised because of a number of unsafe incidents involving folding cots, and the vastly changed nature of the product.

The standard provides essential safety requirements and functional, durability, stability and performance criteria to reduce the likelihood of death or injury to babies in folding cots.

CHOICE thinks this standard should be made mandatory, like the standard for regular household cots. The fact that a child spends less time in a portable than in a regular cot shouldn't preclude portable cots from having to meet essential safety standards to prevent death and injury when those cots are used.

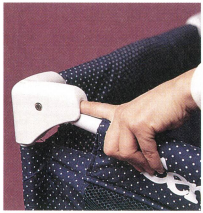
Easy to assemble, but watch those fingers

Portable cots are generally easy to put up and pack away. When we assembled them a second time, it took our tester between two and four minutes, depending on the model. Although some of the instructions are less than perfect, they still provide a reasonable idea of how to assemble the cot.

However, take care not to hurt yourself when assembling any of the cots tested. They all failed the section of the standard designed to prevent injury to the person putting up the cot.

Watch that your fingers don't get caught or pinched between the rail and upper corner piece. And watch your foot too; on more than half the models tested it could get pinned under the middle support leg.

Finally, for your child's safety, make sure the locking devices are fully engaged and the fabric and mesh sides are tightly stretched. And use only accessories that are supplied with each cot or recommended by the manufacturer.



Take care not to get your fingers or foot caught when putting up a portable cot.

Profiled are all the portable cots tested. The first three (down) are of the models that are the least hazardous. The rest follow in alphabetical order, from top to bottom, left to right. Prices shown are a good target to aim for when shopping around, based on nationwide checks in April 2000 (so they don't include GST). Anything lower is a bargain.

The 'not so bad'

CHILDCARE Easy n Lite CC600

Target price: $145

Good points

- Side pocket.
- Removable mattress sheet.
- Insect net.
- Mattress can be secured to the base.

Bad points

- Heavy to carry.

FOLDAWAY Momento 950

Target price: $165

Failed

- *Mesh test for strength.*

Good points

- Upper position support.
- Side pocket.
- Removable mattress sheet.
- Two castors.
- Can be wheeled along in the bag.

STEELCRAFT Harmony 32201

Target price: $149

Good points

- Side pocket.
- Removable mattress sheet.
- Mattress can be secured to the base.

The rest

CENTURY Fold n Go 1075

Target price: $190

Failed

- *Entrapment hazard test.* A child's fingers could get caught in the gaps under the corner pieces.
- *Cot depths requirement in upper position.* The bassinette isn't deep enough (it should be at least 25 mm deeper).

Good points

- Bassinette and change table included.
- Two castors.
- Mattress can be secured to the base.
- Can be wheeled along in the bag.

DISNEY POOH 5550-GN

Target price: $169

Failed

- *Entrapment hazard test.* A child's fingers could get caught in the gaps under the corner pieces.

Good points

- Side pocket.

GRACO Pack n Play 9016LGA

Target price: $195

Failed

- *Entrapment hazard test.* A child's fingers could get caught in the gaps under the corner pieces.

Good points

- Upper position support.
- Removable mattress sheet.
- Insect net.
- Two castors.
- Mattress can be secured to the base.

All the portable cots tested have:

- Padded rims and sides made of fabric and/or mesh, which can minimise injury from a fall inside the cot.
- A mattress and carry bag.
- Four rail locking mechanisms and a base locking mechanism.

PORTABLE COTS

Brand / model (in alphabetical order within groups)	Manufacturer / distributor	Origin	Target price ($)*	Warranty (years)	Weight (kg) **	Dimensions (L x W x H; mm) ***	Castors	Adjustable mattress base height	Mattress pad secured to base (Velcro)
THE 'NOT SO BAD'									
CHILDCARE Easy n Lite CC600 **(A)**	Childcare	China	145	1	12.1	1105 x 775 x 825			✓
FOLDAWAY Momento 950 **(B)**	Century	China	165	ns	10.1	1075 x 820 x 780	2	✓	
STEELCRAFT Harmony 32201 **(C)**	Britax	China	149	1	11.2	1110 x 785 x 825			✓
THE REST									
CENTURY Fold n Go 1075 **(B)**	Century	China	190	ns	10.7	1010 x 790 x 760	2	**(F)**	✓
DISNEY Pooh 5550-GN **(D)**	IGC	China	169	1	9.2	1030 x 735 x 770			
GRACO Pack n Play 9016LGA	Bambino	China	195	ns	10.7	1160 x 835 x 845	2	✓	✓
MOTHER'S CHOICE 5550-T **(D)**	IGC	China	139	1	9.0	1030 x 735 x 770			
STEELCRAFT Pack n Play by GRACO 32021 **(E)**	Britax	China	170	ns	9.3	1045 x 720 x 785	2		✓
STEELCRAFT Sleep & Play 32111**(C)**	Britax	China	139	1	10.1	1100 x 815 x 790			✓

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in April 2000 (so they don't include GST).
** Including carrybag, excluding accessories such as bassinette, upper position support, canopy, etc.
*** Rounded up to the next 5 mm; measured on the outside of the cot. Folded in the bag they're all very similar in size (770–850 x 260–280 x 260–280 mm).
ns Not stated.
(A) According to the distributors, this model has been discontinued, and modifications to comply with the standard are being made.
(B) Century told us it won't reorder this model until some changes to comply with the standard have been done.
(C) According to the manufacturer, this model is a "very old version". They've since modified that model to comply with the standard.
(D) IGC — current portacots are in the process of being replaced with new models that will conform with the new standards.
(E) Britax told us that it withdrew this cot from sale more than two years ago, but we still found it in the shops.
(F) You can't use the mattress in an upper position for a young baby, but it includes a bassinette (and a change table) for use in the upper position.

MOTHER'S CHOICE 5550-T

Target price: $139

Failed

- *Entrapment hazard test.* A child's fingers could get caught in the gaps under the corner pieces.

Good points

- Side pocket.
- One of the lightest to carry.

STEELCRAFT Pack n Play 32021

Target price: $170

Failed

- *Stability test.* Tends to tip over easily because the legs without castors lift off the floor.
- *Entrapment hazard test.* A child's fingers could get caught in the gaps under the corner pieces. (The gaps are particularly hazardous because they taper.)

Good points

- Side pocket.
- Two castors.
- Canopy.
- Mattress can be secured to the base.
- Can be wheeled along in the bag.

STEELCRAFT Sleep & Play 32111

Target price: $139

Failed

- *Mattress requirement.* It neither fits snugly nor covers up all the hard and pointed parts of the frame where a child could injure itself.
- *Entrapment hazard test.* A child's fingers could get caught in the gaps under the corner pieces.

Good points

- Side pocket.
- Removable mattress sheet.
- Mattress can be secured to the base.

Similar models

- The **MOTHER'S CHOICE 5550** comes in various styles: Bears and Baskets, Primary, Salisbury Bears, Sesame Street Elmo, and Sorrento Blue.
- The **GRACO Pack n Play 9016LGA** is similar to the **Pack n Play Compact 9135HCA**.

The battle of the brands

With supermarket brands the price is right, but what about the rest?

IN BRIEF

- There are good reasons why supermarket 'value' brands are cheaper than leading brand names (see *Cheap and cheerful*, below right). Moneywise, it's worth trying any of them to see if you find them up to scratch.
- Simple foods like milk, butter, sugar, salt and regular eggs are more likely to be of a comparable quality, regardless of the brand, than foods that go through complex processes or have lots of ingredients.

IT COSTS A LOT TO FEED A FAMILY OF four — but you can save money if you go for the cheaper supermarket brands. Last time we compared the cheapest basket of groceries from the supermarket to a basket of brand-name products (in 1998) we found you could save $23 a week, or nearly $1200 a year — but is it worth it? Will you be disappointed with the quality?

We delved into the world of supermarket brands to come up with the answers.

What's a supermarket brand?

Supermarket brands tend to be lumped together and (wrongly) called 'generics' or 'no-name' brands. In fact, there's no such thing as generic foods in this country — overseas, generic foods have no brand names, whereas all our supermarket products do.

And supermarkets are increasingly distinguishing between 'grades' of their own brands.

There's a two-tier system:

- 'First label' or 'private label' (supermarket) brands competing with leading brands in quality, but at a more competitive price.
- 'Value' supermarket brands which offer acceptable quality at much lower prices.

Following is a list of brands in these two categories and where you'll find them.

'First label':

- **Candy Lane**: Bi-Lo, Coles.
- **Coles**: Coles.
- **Farmland**: Bi-Lo, Coles.
- **First Choice**: Franklins.
- **Woolworths** (fresh milk and cream only): Woolworths.
- **IGA**: IGA

'Value':

- **Bi-Lo**: Bi-Lo.
- **Black & Gold** : Independents, for example, small local supermarkets such as IGA stores (nationally), Four Square (nationally), Clancys (NSW), Foodstore (Qld), Action (WA), Rite-way (TAS), Foodland (SA).
- **Home Brand**: Woolworths (or Safeway in Victoria, Purity in Hobart or Roelf Vos in Launceston).
- **Newmart**: Newmart (WA only).
- **No Frills**: Franklins.
- **Savings**: Coles.

Note: No Name brand has been replaced with Black & Gold after the Jewel stores were sold to Davids.

We're looking at the 'value' tier of the market in this article, so when we talk about supermarket brands, we're referring to that tier, not the 'first/private label' tier.

Cheap and cheerful

Why are value brands cheaper? As well as the complex issue of 'quality', there are other factors in the equation, which include:

- **Quality:** Supermarket value brands are made to a price, which usually means lower-quality ingredients (see *But ice cream ain't just ice cream*, page14, for some examples).

Some leading-brand manufacturers we spoke to (who make supermarket brands as well as their own) said they use the premium-quality ingredients for

their own products and the lesser-quality ones in the value brands.

Value brands are usually made to lower specifications that the branded products. For example, a manufacturer might specify that its own brand of canned beetroot has no blemishes, while the value-brand beetroot is allowed to have a certain number. So with branded products there's more chance of getting consistently high quality, while it's a bit of a lucky dip with value brands. Nevertheless, the quality won't go below the level determined in the specifications.

■ **Economies of scale:** If a manufacturer produces value brands as well as its own brands, the higher volume keeps the unit cost of the supermarket brands down.

■ **Packaging:** The packaging is usually bargain-basement and so cheaper to produce than for brand-name products. Also, the similar packaging design across hundreds of product lines keeps the costs down.

■ **Advertising:** There are low to no advertising costs for value brands, whereas many manufacturers spend a lot of money on advertising. According to one leading-brand manufacturer, "Branded products use advertising to create consumer awareness, and non-branded products tend to dovetail into this. The branded products bring consumers into the retail outlet, and the non-branded products, without the brand values (quality, taste, etc), rely on pricing to attract a buyer."

Aldi's coming to town

The German-owned multinational Aldi will be opening supermarkets in Australia later this year.

Ultimately, it's estimated the company plans to have about 120 to 150 stores Australia-wide. The big three supermarkets (Coles, Woolworths and Franklins) have dominated here for so long it's about time market forces expanded — it can only be a good thing for shoppers.

The Aldi business model is very different: it carries only its own supermarket brands (although there's no 'Aldi' brand — they're all different brand names), and by limiting the available range they can discount prices.

Aldi stores overseas sell on average only about 600 items, as opposed to 10–15,000 for other big supermarkets. For example, rather than five different sizes of sugar, there'll be only one or two, but they'll be cheap. And you won't get a whole aisle of orange juice, just a couple to choose from, but again they're claimed to be top-quality and cheap.

Aldi says its products are positioned at the top end when it comes to quality and so are direct competitors to the leading-brand products. We'll have to wait and see — when they open we'll be taking a look, and you can let us know what you think as well.

Telltale labels?

We bought a range of products from supermarkets (both value and leading brands) to see if we could tell the difference by reading the ingredients list. Unfortunately, even our food scientist couldn't tell much.

But we did pick up a few things — such as that Tim Tams are made with real milk chocolate but all the supermarket look-alikes are made with compound chocolate (it's made with vegetable fat instead of cocoa butter). So stick with the Tim Tams if you've got a discerning taste (but if you're buying for the kids, they mightn't notice the difference).

With cordial, you can tell from the label which ones contain peel extract (see *But Ice cream ain't just ice cream*, page 14).

Cheaper margarines and table spreads usually just list 'vegetable oil', which is often (cheap) soya bean oil; whereas branded products tell you what type of vegetable oil is used, such as sunflower or canola.

And value brands of bread don't usually contain added gluten, whereas the leading brands do — gluten adds to the strength and volume of a loaf.

■ **Distribution:** Supermarket brands have lower distribution costs because they have limited outlets, compared with higher distribution costs incurred by more widely distributed branded products.

■ **Shelf space:** It's important for products to have good shelf positioning in supermarkets. A lot of time and money can be spent negotiating the best deals for branded products. Supermarket brands don't incur these costs.

■ **Research and development:** Leading-brand manufacturers spend money on improving old products and creating new ones. Supermarkets wait till a market for a product is established before getting into it with their own brands. One leading-brand manufacturer said that supermarket brands were "no help with genuine product development". Almost makes you feel sorry for the big brand brigade!

■ **Customer service:** A lot of the leading-brand manufacturers offer consumer information services (in the form of 1800 numbers or websites, for example), which come at a cost.

Milk is milk is milk

With some basic commodities it's hard to go wrong buying a value brand. Milk is milk is milk, and the same goes for sugar, salt, butter and (regular) eggs (you don't have dedicated supermarket-brand-laying hens!). The only difference is the packaging. And we've been told that a lot of supermarket brands of bottled water are the same as some leading brands.

Will new regulations help you compare?

New food labelling regulations, set to come into force this year (and to be fully implemented by 2002), will require main ingredients in food to be listed by percentage.

This means that, for example, you'll know how much fruit is in your yoghurt or how much chocolate's in your choc-chip cookie.

While this will help you to an extent in comparing similar products, it won't tell you about the quality of the ingredients. For example, does the 'meat' in a meat pie mean prime beef or snout and testicles?

But differences can creep into some products. Value-brand rice, for instance, may have more broken grains (making the rice gluggy when you cook it due to escaping starch), and pasta is often made with poorer-quality wheat (making the cooked product less firm). Flour can occasionally be lower in protein (meaning it's not as good for bread-making).

There are also differences in the quality of teabags (we're doing a teabag trial soon, so we'll be able to tell you whether most people can tell the difference) and instant coffee. With nuts, value brands may have more irregular sizes and not as good a flavour.

There's little difference in quality between value brands and leading brands for basic food items like these, though you'll make some savings on them.

But ice cream ain't just ice cream

When it comes to processed foods there's much more chance you'll find differences between value brands and others.

For example, cheaper ice cream may contain less fat and more air, so it's not as creamy or dense as pricier brands. And the ingredients will be cheaper as well — such as powdered milk instead of fresh milk, strawberry essence instead of real strawberries or strawberry purée, cocoa instead of choc chips. Most of the cheaper cordials include peel extract, which can be bitter. But this contributes to the 'fruit' content (so when it says it's 25% fruit, that includes peel extract). Mind you, one of the leading-brand cordials we looked at also contained peel extract.

A manufacturer of processed cheese slices told us that branded processed cheddar cheese often has higher levels of more mature cheddar cheese and lower water levels.

And a manufacturer of dried fruit told us that higher grades are used in branded products (just like in the beetroot example). For example, they specify grade 5 for their vine fruit (sultanas and the like) with a minimum of grade 4; whereas grade 3 is specified for value brands. Value-brand apricots are all imported (mainly from Turkey); they're a different variety and processed in a different way. ❑

To buy... or not to buy?

The only way you'll really know whether you think the quality of a value product is OK is to try it out, but here are some tips that should help:

- For basic commodities (like sugar, salt, butter, milk and eggs) the chances of there being a noticeable difference between value and other brands are slight. You might as well buy the cheapest.
- For products with lots of ingredients (such as frozen lasagne or pizza) there's more chance of differences between cheaper and more expensive brands. Read the ingredients list, noting the order they're in (they must be listed in descending order of quantity). If you're satisfied with the ingredients and the price is right, try it.
- Think of what you'll be using the product for: does the occasion call for a predictable, premium-quality brand or will a cheaper one do? For example, is the cheddar cheese for cooking, or for serving at a dinner party? Is the ice cream for you or the kids?

A matter of taste

We put the taste buds of nearly 300 shoppers to the test to see how some value-brand products stacked up against leading brands.

We looked at a handful of different foods: corn chips, cashew nuts, choc-chip cookies, cheddar cheese and (smooth) peanut butter. We picked the market leader for each food type as well as a value brand from each of the major supermarkets (**HOME BRAND, NO FRILLS, SAVINGS**).

It was a 'blind' tasting: the tasters didn't know what any of the brands were. For each food type they were asked how much they liked each brand (on a one to five scale, where one meant 'disliked a lot' and 5 'liked a lot').

The results were a bit of a mixed bag:

- The leading brands of choc-chip cookies (**ARNOTT'S**) and corn chips (**DORITO'S**) were liked significantly more than the value brands.
- **NOBBYS** cashews and **BEGA** cheddar cheese weren't liked significantly more than the **NO FRILLS** or **SAVINGS** brands of these products, but were definitely preferred to **HOME BRAND.**
- And **KRAFT** peanut butter wasn't liked significantly more than **HOME BRAND**, but was prefered to **SAVINGS** or **NO FRILLS.**

These results show that it's really a lottery: you probably won't know till you try whether you'll like a value-brand product. But they also show that it *is* worth trying.

CHOICE tests: supermarket brand performance

We often compare value brands with leading brands in our tests, with varied results depending on the product. As a brief guide, we've summarised some of our findings over the last few years.

■ **Breakfast cereals — March 2000**

We rated over 120 breakfast cereals for nutrition. This included 32 supermarket brands.

Results: We can't comment on taste, but nutritionally the supermarket brands were similar to the leading-brand equivalents.

■ **Cola drinks — Jan/Feb 2000**

A panel of more than 300 shoppers taste-tested 10 cola drinks, of which 8 were supermarket brands.

Results: **COCO-COLA** was a clear winner, but **AUSTRALIA'S CHOICE**, **FIRST CHOICE** and **FARMLAND** (all 'first label' supermarket brands) didn't do too badly (coming in ahead of **PEPSI**) at a much lower cost. **HOME BRAND** came last.

■ **Muesli bars — July 1999**

We rated over 100 muesli, breakfast and other snack bars for nutrition, as well as taste-tasting popular brands of apricot muesli bars. Five of the 11 muesli bars taste-tested were supermarket brands.

Results: **FARMLAND** came fourth, **NO FRILLS** joint fifth, the two **HOME BRAND** ones joint seventh (there were regular and low-fat versions) and **SAVINGS** eighth.

Nutritionally, a number of supermarket brands made it to the 'best choice' list — including some **FARMLAND**, **FIRST CHOICE**, a **BLACK & GOLD** and a **HOME BRAND**. Most of the **NO FRILLS** muesli bars weren't recommended as an everyday snack (too high in salt).

■ **Mayonnaise and salad dressings — August 1998**

We put 14 brands of mayonnaise, including four value brands, to a panel of tasters.

Results: **BLACK & GOLD, HOME BRAND** and **NO NAME** came bottom of the pack. **NO FRILLS** came ninth.

■ **Reduced-fat cheddars — May 1998**

We put 14 brands, of which six were supermarket brands, to a panel of tasters.

Results: None of the cheeses was liked as much as regular cheddar, but **FARMLAND** and **SAVINGS** didn't do too badly (coming joint third). **BI-LO** and **HOME BRAND** came joint seventh, **BLACK & GOLD** came eighth and **NO FRILLS** came second last.

■ **Canned food — October 1997**

We drained over 150 brands of tinned fruit, vegies and tuna to see how much solid food you're getting for your money. Plenty of supermarket brands were included.

Results: As a group, there was no difference between the supermarket brands and other brands. So if you're happy with it, you'll generally save money on the supermarket brands. For example, most supermarket tunas (imported from Thailand) were about half the price of big-brand Australian tunas.

■ **Frozen fish products — March 1998**

We looked at the quality (whether the fish was mince or fillet) and the quantity of fish in over 50 brands (22 supermarket brands) of fish fingers, portions and other frozen fish products.

Results: If you don't mind minced fish instead of fish fillet, the supermarket brands are a good buy — they're cheap and there's generally no difference in the amount of fish in them compared to other brands.

Non-food products

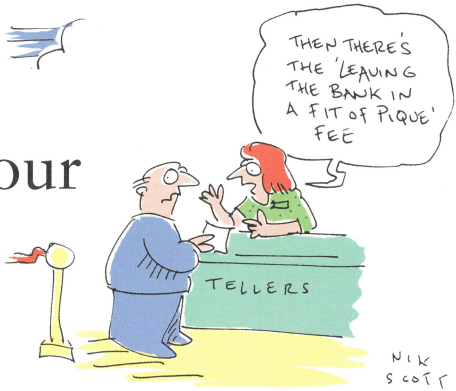
On the whole, value-brand non-food products performed worse or were judged more harshly by a user panel than their food counterparts:

■ With **moisturisers, disposable nappies, laundry detergent, pantyhose** and **bathroom cleaners**, the value-brand products were all towards the bottom of the heap.

■ With **cockroach killers**, though, the value-brand surface sprays all worked just as well as the brand names at first, but **BLACK & GOLD** and **HOME BRAND** weren't working as well as the others after three months.

■ With **sunscreens**, all of which have to be registered with the Therapeutic Goods Administration (TGA) and tested and rated according to Australian standard, you can't go wrong trying the cheapest SPF 30+ you can find.

How to change your bank account



If you're unhappy with your bank's service or the terms and conditions of your account, don't put up with it. Here's our step-by-step guide to changing your bank account.

IN BRIEF

- If you have a mortgage with your bank it may not be in your best interest to change accounts — especially if you're exempt from fees because of it.
- If you do want to change accounts, this article is about how to take the hassle out of it.

WE KNOW MANY OF OUR READERS are unhappy with their bank. In our most recent bank satisfaction survey (see *Presenting the CHOICE piggy bank awards*, March 2000), nearly 50% of the respondents felt their bank treated them worse than five years ago.

Despite the high levels of dissatisfaction, only 22% of our survey respondents had changed their account in the past five years, and 52% had had the same account for 11 years or more.

There are a few good reasons not to change your account (see *Some good reasons to stay*, page 17), but if you do want to change, it may be the hassle involved that's putting you off. This article is about how to make it go smoothly.

Making the change

Banking isn't as simple as it used to be. Many people have wages paid directly into their bank account and bills paid directly from it. Closing one account and opening another takes a bit of preparation. However, if you're prepared, it's quite a straightforward process that can end up saving you time and money.

STEP 1: How you bank

Choosing the best new account takes a bit of research and a good understanding of how you bank.

Look at a few old statements from your existing account to figure out your requirements, for example, how many transactions you make in a month:

- Deposits.
- Withdrawals.

How many of those are:

- ATM.
- Over the counter.
- Cheque.
- EFTPOS.
- Direct debit.
- Periodic/automatic payments.
- Telephone or Internet.

You may be able to save yourself money by using cheaper transactions like EFTPOS or phone banking rather than over-the-counter or ATMs, which can cost a lot more.

STEP 2: Compare accounts

Once you know how you use an account, you can find one that meets your requirements. And you may want to include credit unions and building societies in your comparison.

If you don't qualify for a fee exemption, look for an account that offers:

- A high number of fee-free transactions per month.
- A low fee for excess transactions.
- If you prefer banking face-to-face at a branch,

then look for a high number of free over-the-counter transactions each month.

- A competitive interest rate.
- A lower fee for using other banks' ATMs if you need to use them.

Aim to pay the lowest possible fees and earn the best possible interest on your money. It's also essential to look at the range of services offered by the bank or credit union you're considering, for example:

- How many branches are there, and are they conveniently located?
- Are the ATMs in convenient locations?
- What kind of phone and Internet banking services do they offer?

STEP 3: Open the new account

Open the new account *before* you close the old one. To move to a new bank or other financial institution, you'll have to meet the customer identification requirements of the *Financial Transaction Reports Act 1988*. When you open a new account, you'll be required to show sufficient identification to gain the necessary 100 points.

Primary identification documents are worth 70 points, but you can only use one of these, and they include:

- Birth certificate.
- Passport.
- International travel document.
- Citizenship certificate.

There are many different secondary identification documents you can use to make up the 100 points. Some are worth 40 points, including:

- Driver's licence.
- Government-issued ID cards.
- Social security/pension card.
- Tertiary student ID card.

Others are worth 25 points, for example:

- Credit/debit/ATM card.
- Medicare card.

You'll need to take those documents with you to the bank branch when opening the account. And they must be the original documents; copies won't be accepted.

If your wages are paid directly into your account, give your employer the new account details as soon as you have them.

STEP 4: Running both accounts

It's a good idea to keep both accounts running for a few weeks because it gives you a chance to reorganise all your direct debits and periodic or automatic payments, as well as ensuring your wages are going into your new account.

STEP 5: Automatic withdrawals

You need to transfer any automatic withdrawal arrangements to your new bank. If you feel confident you won't miss anything, go through statements for the past year to identify periodic payments and direct debits yourself. If not, ask your old bank for a list of periodic/automatic payments and direct debits made from your existing account (check what charge — if any — applies for this service).

Cancel payments from your old account at the same time as you set up new ones to avoid paying twice. Do both of these in writing to ensure you have proof of your request for the changes if anything goes wrong.

- **Periodic payments** are initiated from your account. You ask your bank for a payment to be made on a certain date, for a certain amount, each month.

You'll need to set up periodic payments for the new account; your new bank will give you a form to do this. You'll need to supply the details of the account to which the payment is to be made each month as well as the amount to be paid.

Some good reasons to stay

Your current account may be cheaper than those offered by competitors because you have an exemption from fees, which can save you a lot of money each year. It's worth hanging on to. You should also consider the cost of exit and entry fees if you have a loan that would need to be transferred.

If you don't currently have a fee exemption, check whether you're entitled to one for any reason before changing accounts. Most banks offer exemptions if you:

- Have a home loan or another account with the institution.
- Are a pensioner.
- Keep your account above a certain balance.
- Are a shareholder.
- Are a student.
- Are over 55.
- Have a physical disability.

CHANGING YOUR BANK ACCOUNT

To cancel the periodic payment from your old account, you'll need to instruct your old bank.

- The company receiving the money initiates **direct debits**. You fill out a form provided by the company to give it permission to take regular payments from your account automatically.

You can't cancel direct debits via your bank. To have the debits taken from your new account, contact the company receiving the money for a new form. This will request information about your new account and grants the company authority to debit it for an agreed amount each month.

STEP 6: Automatic deposits

You also need to transfer any automatic deposit arrangements you have. Go back through your old bank statements for a whole year to identify payments that may be made directly into your account (other than your wages, which you've already dealt with). These could be things like dividends from shares or interest from a term deposit.

Give your new account details to the organisation or company registrar concerned to ensure the payments make their way to your new account.

STEP 7: Close your old account

Don't just stop using your old account. Close it. Dormant bank accounts can cost you money because the bank may charge a fee if the account remains open but isn't used. So if you leave any money in the account, no matter how small the amount, it'll eventually be whittled away by bank fees. You could even end up owing the bank money.

Telephone your old bank to ensure you don't have to go to the branch where you opened the account. Then go to a branch of the bank and ask to close the account. Any money left in it will be given to you and your debit/ATM card destroyed.

Alternatively, ask your new bank or credit union to close your old account on your behalf. Some financial institutions, credit unions in particular, will gladly do so.

Use this opportunity to think about whether you have any other old accounts sitting dormant. They're of no use or benefit to you and may even cost you money, so you're better off closing them all. ❑

MESSING ME ABOUT

Elizabeth (the photo is of a model) changed from the National Australia Bank to the Endeavour Credit Union last year. "I was sick and tired of the NAB messing me about," she explains.

"Chasing after cheque books was the least of it. There was the time I had my purse stolen in Amsterdam. My mother called the bank immediately to report my card stolen.

"But when I got back I still had to fill out a form, even though they had all the details, and wait something like six weeks to get a replacement card and PIN number. American Express replaced my card within two days in Amsterdam.

"Then the bank increased their fees again and I decided that's it, it's gone far enough. I knew I could get a cheaper interest rate on a credit card elsewhere.

"Endeavour has a branch in my suburb too — that was another factor.

"Now I have cheaper fees and a Visa Card linked to an overdraft facility, so I only pay interest on my Visa purchases if the account is overdrawn. My yearly basic fee for the card and the account is $24.

"I also have a nice cosy place to go to, where I can sit down while I do my banking and get really nice, personal service. It's usually the same two people who serve me and everybody knows me by name.

"There were nice tellers at the NAB who knew me by name too. But at the bank I had to stand in a great big queue. Now there are even comfy chairs to sit in if I have to wait."

The community alternative

If you live in a community that's suffered bank branch closures and can't find a suitable alternative, perhaps it's time to start your own. Here are some of the options we found.

Rural transaction centres

Federal Government funding is available for rural and remote communities to open 'rural transaction centres' that incorporate a bank branch with other services, such as an agency for Centrelink and Medicare. See www.dotrs.gov.au/rtc or phone 1800 038 160.

Community banks

An alternative is to establish a community bank, based on the Bendigo Bank model. It operates 22 community banks across South Australia, Victoria, NSW and WA. For more information, contact 1300 361 339 or visit www.bendigobank.com.au.

CreditCare

CreditCare is a joint government and credit union initiative to facilitate establishing credit unions in areas without adequate banking facilities. It operates nationally, concentrating on remote areas. Phone (02) 9333 7314 or visit the Credit Union Services Corporation of Australia Web Site www.cu.net.au.

Local councils

Local councils are increasingly looking at ways to provide communities with adequate banking services. You can talk to your local government about introducing one of these programs in your area.

TEST REPORT

Hand-held vacs should be handy little spot cleaners that whisk away grubby mishaps with the minimum of fuss. CHOICE tested 11 models to see if they're worth the investment.

Handy vacuum cleaners?

WOULDN'T IT BE NICE TO JUST whip away those small accidents without having to drag out your large household vacuum cleaner, find the right attachment and then have to disassemble it before putting it back under the stairs? Well, we've got some good news. We found some portable, hand-held vacuum cleaners worth having a look at.

We tested 11 hand-held vacuum cleaners priced under $70. They're all lightweight, have a wall storage assembly for recharging their batteries when replaced (except the **CHIEF Hand Vac CFHV20** — you'll need to plug the battery charger back into the cleaner after replacing it onto the wall mount). We put them through three tests: hard floor (picking up spilt sugar, cornflakes and flour); carpet (picking up potting mix and sand); and car (pet hair and a sand and gravel mix).

Two of the top four models also deal with wet spills — the **AQUA VAC Power Plus Wet/Dry Vacuum 114**, and the **SHOP VAC Wet & Dry 144** (See *What to buy*, below). Both of these models, which are identical units with different brand names, did well in a separate test for wet spills, though the going was slow with wet cornflakes as the relatively small entry hole became blocked. These two models scored badly for dry cornflakes for the same reason but did well on picking up flour. Conversely, the other two top models, the **RONSON Dustboss 8216** and the **VOLTA Minette Power Plus UB 158** did well picking up dry cornflakes, but not flour.

There's one area where none of these hand-held cleaners did very well: picking up pet hair. They all struggled to clean up pet hair from inside the car, so you'll probably have to stick with the household vacuum cleaner. Or get rid of the family pet, but we're not recommending that.

The **BLACK AND DECKER Classic Dustbuster HC 410**, the **KAMBROOK Housevac KTVC34** and the **BISSEL Rapid Broom 3021F** scored less well. But the **KAMBROOK** is the only cleaner in this test to offer a two-in-one package that includes a general house hand-held cleaner and one specifically for the car that can be plugged into the cigarette lighter socket.

The **SANYO TurboVac PC148**, **MAXIM HV 148 Rechargable Handy-Vac**, **REMINGTON Dustaway Mk2 CV600** and the **CHIEF Hand Vac CFHV20** achieved only borderline overall scores. The **SANYO** was particularly poor at picking up potting mix from the carpet. All four were poor at picking up the sand/gravel mixture from inside the car. The **CHIEF**'s dirt collector wasn't

WHAT TO BUY

AQUA VAC Power Plus Wet/Dry Vacuum 114	$44.94
RONSON Dustboss 8216	$49.84
SHOP VAC Wet & Dry 144	$44.94
VOLTA Minette Power Plus UB 158	$49.95

IN BRIEF

- There are hand-held vacuum cleaners worth buying for the convenience they provide, but we recommend only four from this test (see *What to buy*, below).
- None of the models performed acceptably in picking up pet hair in our car test.

For people with a disability

The hand-held vacuum cleaners were assessed using the Independent Living Centre guidelines for their suitability for people with a physical disability.

The **VOLTA Minette Power Plus UB 158** was the best overall in this regard: it's reasonably lightweight, is one of the least noisy cleaners, it's easy to remove/replace from the wall bracket, the dirt receptacle was easy to empty, and it performed well in all tests except for picking up flour and pet hair. But if you need a wet/dry option you'd be better off with the **AQUA VAC Power Plus Wet/Dry Vacuum 114** or the **SHOP VAC Wet & Dry 144,** although these were slightly noisier and heavier.

HANDHELD VACUUM CLEANERS

1

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price ($)*	Warranty	Measured running time (min)	Noise (dB)	Measured capacity (standard metric cup)	HARD FLOOR: Sugar (%)	HARD FLOOR: Corn flakes (%)	HARD FLOOR: Flour (%)	HARD FLOOR: Total hard floor score (%)	CARPET: Potting mix (%)	
	AQUA VAC Power Plus Wet/Dry Vacuum 114	Shop Vac	China	44.94	ns	9	71	2.4	100	30	70	67	100	8
equal	**RONSON** Dustboss 8216	Ronson	China	49.84	1(B)	16	76	2.7	100	100	20	73	100	8
	SHOP VAC Wet & Dry 144	Shop Vac	China	44.94	1	12	74	2.5	100	30	70	67	100	8
	VOLTA Minette Power Plus UB 158	Volta	China	49.95	2(B)	8	67	2.0	100	100	30	77	100	6
	BLACK & DECKER Classic Dustbuster HC 410	Black & Decker	UK	49.95	2	7	70	1.8	100	50	30	60	100	6
	KAMBROOK Housevac KTVC34 **(A)**	MEC Kambrook	China	39.84	1(B)	7	69	2.0	100	30	70	67	50	6
	BISSEL Rapid Broom 3021F	Bissell	China	59.95	1(B)	10	74	3.6	100	100	30	77	100	5
equal	**CHIEF** Hand Vac CFHV20	Mistral	China	31.95	1(B)	13	66	0.9	60	100	30	63	20	5
	REMINGTON Dustaway Mk2 CV600	Remington	China	44.95	2(B)	9	67	2.2	100	100	30	77	20	6
	MAXIM HV 148 Rechargable Handy-Vac	Maxim	China	26.00	1(B)	9	66	1.3	100	30	20	50	50	6
	SANYO TurboVac PC148	Sanyo	China	49.00	2(C)	10	67	1.0	100	30	20	50	10	5

PROFILES

Models in the *What to buy* list are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in April 2000 (so they don't include GST). Anything lower is a bargain.

big enough to collect one cup of rice in one go; and considerable force was needed to access the dirt collectors in the SANYO, MAXIM and REMINGTON. These three models as well as the KAMBROOK and BISSEL had bag type filters that were fiddly to replace after cleaning.

There isn't much difference between the models in terms of noise, and they're basically just as noisy as your larger household vacuum cleaner.

Batteries

Battery running time wasn't a problem for any of these models — unless you won't give up trying to get out the pet hair, as none of them did very well picking it up in the car test.

Most of the models in this test use rechargeable NiCad batteries that contain cadmium — a toxic metal that may cause environmental problems. It's recommended that you dispose of NiCads through special collection schemes but unfortunately there are few such schemes in Australia. BLACK & DECKER says it will take back and dispose of used batteries from its products and the VOLTA uses a nickel-metal-hydride battery, which doesn't have the environmental problems of NiCads.

CHOICE would like to see a co-ordinated national NiCad collection scheme. Ideally there should be an incentive to return used batteries — for example, a rebate on a new battery. ❑

AQUA VAC Power Plus Wet/Dry Vacuum 114

Target price: $44.94

Good points

- Equal best performer overall, equal best in performance tests and, equal second best cleaner for ease of use.
- Works well on hard floor and carpet as well as cleaning a car (except pet hair).
- Works well in picking up wet spills.
- Easy to clean motor filter, good edge cleaning and very easy to remove/replace from wall bracket.

Bad points

- None in particular.

RONSON Dustboss 8216

Target price: $49.84

Good points

- Equal best performer overall, second best in performance tests, top scoring cleaner for ease of use.
- Works well on hard and carpeted floors as well as cleaning a car.
- Very easy to remove/replace dirt receptacle and easy to remove/replace cleaner from wall bracket.

Bad points

- None in particular.

	3							4	5	6	
	CAR										
Total carpet score (%)	Sand and gravel mixture (%)	Pet hair (%)	Total car score (%)	Ease of cleaning filter / emptying dirt receptacle (%)	Edge cleaning (%)	Remove / replace from wall mount (%)	Total performance score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order)	
90	100	40	70	80	100	100	76	93	81	**AQUA VAC** Power Plus Wet/Dry Vacuum 114	
90	80	40	60	90	100	100	74	97	81	**RONSON** Dustboss 8216	equal
90	100	40	70	80	100	100	76	93	81	**SHOP VAC** Wet & Dry 144	
80	80	40	60	80	100	100	72	93	78	**VOLTA** Minette Power Plus UB 158	
80	80	20	50	80	70	100	63	83	69	**BLACK & DECKER** Classic Dustbuster HC 410	
65	80 **(D)**	20 **(D)**	50 **(D)**	60	100	70	57	77	63	**KAMBROOK** Housevac KTVC34 **(A)**	
75	10	20	15	50	70	70	56	63	58	**BISSEL** Rapid Broom 3021F	
35	10	20	15	80	100	40	38	73	49	**CHIEF** Hand Vac CFHV20	equal
40	10	20	15	40	70	70	44	60	49	**REMINGTON** Dustaway Mk2 CV600	
55	20	20	20	40	70	60	42	57	47	**MAXIM** HV 148 Rechargable Handy-Vac	
30	10	20	15	40	70	60	32	57	40	**SANYO** TurboVac PC148	

* Prices shown are a good target to aim for, based on nationwide checks in April 2000.
ns Not stated.
(A) Comes with a separate, 12 V car vacuum cleaner.
(B) Parts and labour.
(C) Manufacture and parts.
(D) The Kambrook is sold as a twin pack — a house and a car cleaner. The car cleaner was tested in the car test.

SHOP VAC Wet & Dry 144

Target price: $44.94

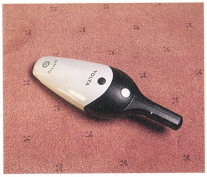
Good points

- Equal best performer overall, equal best in performance tests and, second best cleaner for ease of use.
- Works well on hard floor and carpet as well as cleaning a car (except pet hair).
- Works well in picking up wet spills.
- Easy to clean motor filter, good edge cleaning and very easy to remove/replace from wall bracket.

Bad points

- None in particular.

VOLTA Minette Power Plus UB 158



Target price: $49.95

Good points

- Second best performer overall.
- Equal second best cleaner for ease of use.
- Works well on hard floor and carpet as well as cleaning a car except pet hair.
- Easy to clean motor filter, good edge cleaning and very easy to remove/replace from wall bracket.

Bad points

- None in particular.

1 Total hard floor score

Models were tested on their ability to pick up sugar, cornflakes (dry) and flour off a hard vinyl floor surface. This score made up a third of the total performance score.

2 Total carpet score

Models were tested on their ability to pick up potting mix and sand from carpet. This score made up a third of the total performance score.

3 Total car score

Models were tested for their ability to clean a sand and gravel mixture, and pet hair from the inside of a car including the boot. This score made up a third of the total performance score.

4 Total performance score

Total performance consists of equal parts for cleaning tests on: a hard floor, carpet and the inside of a car.

5 Ease of use score

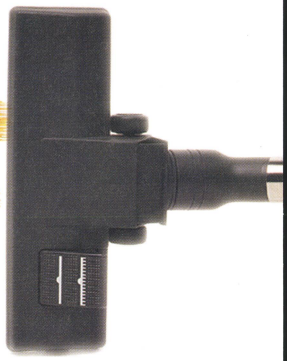
We gave each cleaner an individual score for how easy it was to remove and replace the dust container, how well they cleaned around edges and corners and how easy they were to remove and replace on the wall bracket. These scores were then combined to give the final ease of use score for each cleaner.

6 Overall score

The overall score is a combination of:

- Total performance: 70%.
- Ease of use: 30%.

Vacuum cleaners



Removing dirt well isn't the only thing that sets a vacuum cleaner apart from the rest — zippy handling and convenience are important considerations too.

IN BRIEF

- Cheaper vacuum cleaners like those in this test can be just as effective as high-priced models.
- Both upright and barrel cleaners vary in performance and convenience depending on the model.

GETTING YOUR CARPETS CLEAN isn't a simple matter of sucking up the dirt in a few easy strokes — there are corners and edges to negotiate, furniture to tackle, different tools for different jobs, dustbags to empty, controls to handle, not to mention pulling or pushing the whole kit and caboodle along in a flurry of noise.

Although the top performer in our test — an upright model — got out more dirt than the other top scorers (two barrel models), it wasn't so easy to handle, which you might consider as important as performance.

Uprights used to have a better reputation for dirt removal, but now they seem to vary as much as barrel types. One model in this test, the **SANYO SC-A5A**, scored reasonably well for ease of use but was the worst for dirt removal.

CHOICE tested 14 vacuum cleaners (three uprights and 11 barrels) for dirt removal and ease of use. We looked at models within the popular price range of $149 to $250.

Powerful performance?

Does greater power (higher wattage) mean better performance? Simply put—no — as there are many other factors that also affect performance. The barrel model **SANYO SC-76A**, with the most power in the test (1440 watts), came way down the list for dirt removal, while the number one performer — the upright model **AIRFLO 2100** — has the lowest power (900 watts).

Noise

You can't avoid noise when you're vacuuming; the best you can do is choose a model with a less irritating noise (see the table, page 24). All the models in this test are fairly noisy: even the quietest, the **HITACHI CV-2500A**, has an irritating high-pitched noise. One of the second-quietest models, the **PANASONIC MC-4860**, was only slightly louder, but our testers didn't find it as irritating.

WHAT TO BUY

Upright	
AIRFLO 2100	$209
Barrels	
PANASONIC MC-4860	$199
VOLTA U1015 Rolfy	$175

The top-scoring **AIRFLO 2100** removed a lot more dirt than these two barrels, but the barrels were easier to use and slightly less noisy.

Of the rest, all except the upright **SANYO SC-A5A**, removed more than 50% of the dirt, although the **SANYO** scored among the highest for ease of use. Only the **HITACHI CV-2500A** scored below 50% for ease of use.

Most models had an irritating high-pitched noise, the exceptions being the **AIRFLO 2100, PANASONIC MC-4860, DAEWOO RC-805H, HITACHI CV-975DA, SANYO SC-A5A** and **SILVER BULLET Modern Day JC871E.**

WHAT TO LOOK FOR

Uprights need more (and taller) storage space, and are more awkward to use on stairs and under low furniture.

Shopping tips

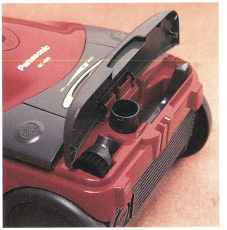
- When you're buying a vacuum cleaner, try out various models in the shop. Have them turned on to hear how noisy they are (uprights are generally noisier than barrels).
- While the cleaner is on, check to see that the head glides easily without scraping or sticking on both hard and carpeted surfaces. Move them around to see whether they're comfortable, not too heavy, and manoeuvrable enough for your requirements.
- The on/off switch should be well marked, easy to reach and operate.
- Check how long the cord is.
- Check out the dust collector. For more information on the various types available, see note 2 on page 25. If the cleaner has disposable dustbags, find out where you can buy them and how much they cost.

Accessories

Check whether tools such as a crevice nozzle (for narrow corners and around chair cushions), an upholstery brush (for curtains and soft furnishings) and a dusting brush are supplied with the vacuum cleaner or are optional extras.

Additional features

- **Adjustable head height:** You can usually adjust the height of the bristles from the carpet, which may be useful if you have carpets with different pile heights and for wooden or tiled floors.
- **Blower:** This can be useful for things like blowing up an airbed — look for a model that can reverse its operation and blow out air.
- **Filter:** Vacuum cleaners with a special 'allergy' filter (HEPA, HEPA S-Class or electrostatic) are generally more expensive, but do release less dust back into the air. None of the models in this test makes specific claims about filtering small particles or dust mites. They all have a standard filter (or two filters), which needs cleaning or replacing from time to time.



The Panasonic MC-4860 has its tools handily stored on board.

PROFILES

AIRFLO 2100

Target price: $209
Type: Upright

Good points:

- Best for dirt removal.
- Has a bleed valve to adjust suction level.
- Has a good range of tools with onboard storage.
- The telescopic wand is adjustable for length.
- The cleaning head is easy to move over carpet.
- Good reach from power point.
- On/off hand switch is easy to operate.

Bad points:

- No cord retraction.
- The cleaning head is too high to reach under low furniture easily.
- The throw-away dust collector is rather difficult to replace each time.
- Doesn't clean well at the front or left-hand side of the cleaner head.

PANASONIC MC-4860

Target price: $199
Type: Barrel

Good points:

- Best for ease of use.
- Cord retracts.
- Has a good range of tools with onboard storage.
- Variable power.
- Has a bleed valve for decreasing suction.
- Can be used as a blower.
- The cleaning head is easy to move over carpet.
- Easy to use under low furniture.
- The throw-away dust collector is easy to replace each time.
- Long reach from power point.
- On/off foot switch is easy to operate.

Bad points:

- Doesn't clean well at the front of the cleaner head.

VOLTA U1015 Rolfy

Target price: $175
Type: Barrel

Good points:

- Good for ease of use.
- Cord retracts.
- Has a fair range of tools with onboard storage.
- Has a bleed valve for lowering suction.
- Easy to use under low furniture.
- Long reach from power point.
- Lightweight.
- The throw-away dust collector is easy to replace each time.
- On/off foot switch is easy to operate.

Bad points:

- No dusting brush.
- The cleaning head is rather difficult to move over carpet.
- Doesn't clean well at the front of the cleaner head.

1

	Brand/model (in rank order)	Manufacturer / distributor	Origin	Target price ($)*	Warranty (years)	Cord reach (m)	Weight (kg)	Power (measured W)	Crevice tool	Upholstery tool	Dusting brush	Onboa access storag
	AIRFLO 2100 **(U)**	Airflo	Taiwan	209	2 **(A)**	7.4	7.2	900	✓	✓	✓	✓
	PANASONIC MC-4860	Matsushita	Malaysia	199	2 **(A)**	8.4	7.3	1410	✓	✓	✓	✓
	VOLTA U101S Rolfy	Volta	Hungary	175	2 **(A)**	8.6	5.7	1290	✓	✓		✓
equal	**HITACHI** CV2800B	Hitachi	Singapore	169	2 **(B)**	8.4	5.7	1320	✓		✓	✓
	HITACHI CV-975DA **(U)**	Hitachi	Singapore	248	2 **(B)**	6.0	7.3	1120	✓	✓	✓	✓
	SILVER BULLET Modern Day JC871E	ns	China	199	ns	7.8	6.9	990	✓	✓	✓	✓
	PANASONIC MC-3310	Matsushita	Malaysia	135	2 **(A)**	7.8	4.6	1240	✓			✓
equal	**AIRFLO** AF1500 Raptor	Airflo	China	159	2 **(A)**	7.8	5.3	1120	✓		✓	✓
	LG V-3310	LG	Korea	129	2 **(B)**	7.8	5.1	1150	✓	✓	✓	✓
	RONSON 8213 Impreza	ns	China	165	2 **(B)**	8.0	8.0	1300	✓	✓	✓	✓
	SANYO SC-76A	Sanyo	China	169	2 / 1 **(C)**	8.4	6.7	1440	✓		✓	✓
	HITACHI CV-2500A	Hitachi	Singapore	149	2 **(B)**	8.2	5.4	1240	✓		✓	
	SANYO SC-A5A **(U)**	Sanyo	Mexico	199	2 / 1 **(C)**	6.0	7.2	1030	✓	✓	✓	✓
	DAEWOO RC-805H	Daewoo	China	229	3 **(A)**	9.0	7.7	1100	✓		✓	

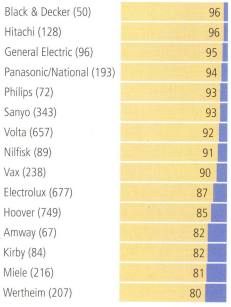
How reliable have subscribers found them?

When we last asked a group of subscribers in 1997 whether they'd had any problems with their vacuum cleaner in the previous 12 months. On average, only 12% had needed repairs, the most frequent problems being the hose or wand (9%), or suction (6%). The average cost of repair was around $70 which will increase this year with GST.

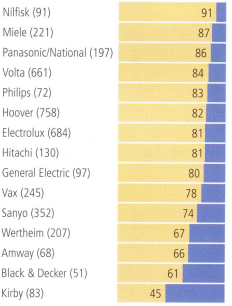
Barrel vacuum cleaners were the least likely to need repair (10%), upright models the most likely (14%).

The tables show the results for those brands (not individual models within brands) for which we received sufficient answers. The number in brackets tells you how many readers reported on the brand. The results of the survey also include brands not tested, and we don't have reliability data for all brands on the market.

Percentage not needing repair



Percentage who would buy the same brand again



For people with asthma

Asthma NSW says the greatest and most common risk for asthma is associated with exposure to high levels of dust mite and cat allergens, both of which occur indoors.

Although vacuuming only removes a small percentage of dust in carpets, it's important to do it regularly to prevent a large build-up. Asthma NSW recommends the following:

- A high-priced vacuum cleaner isn't necessarily better than a cheaper one — go for one you can afford that does well in dirt removal tests.
- The best option is a vacuum cleaner with a good filtration system (HEPA, triple filter or replaceable electrostatic) with double-walled vacuum bags to remove the airborne allergen in the exhaust air.
- When vacuuming, keep the windows open, wear a mask, or better still (you'll like this), get someone else to do it.
- You may even want to consider a built-in ducted vacuum system, which removes the suctioned dust to a separate storage bag. (If the motor and dust bag are located in the laundry or garage, make sure the air outlet is ducted to outside.)

For further information regarding asthma, contact your local Asthma Foundation by calling 1800 645 130 or visit the Asthma NSW website on www.asthmansw.org.au.

2	2	3	3	4	5	6	7		
Dust collector	Dustbag-full indicator	Variable suction (bleed valve)	Variable power	Noise (dB)	Dirt removal score (%)	Ease of use score (%)	Overall score (%)**	Brand/model (in rank order)	
Paper bag		✓		71	77	64	73	**AIRFLO** 2100 **(U)**	
Paper bag	✓	✓	✓	67	62	77	67	**PANASONIC** MC-4860	
Paper bag		✓		69	63	73	66	**VOLTA** U1015 Rolfy	
Plastic bin	✓	✓		67	66	56	63	**HITACHI** CV2800B	equal
Cloth bag	✓			72	66	56	63	**HITACHI** CV-975DA **(U)**	
Cloth bag	✓	✓	✓	71	60	66	62	**SILVER BULLET** Modern Day JC871E	
Paper bag		✓		71	59	64	61	**PANASONIC** MC-3310	
Paper bag	✓	✓	✓	73	56	70	60	**AIRFLO** AF1500 Raptor	equal
Cloth bag	✓	✓		70	58	63	60	**LG** V-3310	
Cloth bag	✓	✓	✓	72	57	64	59	**RONSON** 8213 Impreza	
Cloth bag	✓	✓		72	56	64	58	**SANYO** SC-76A	
Plastic bin	✓	✓		65	61	47	57	**HITACHI** CV-2500A	
Paper bag				73	49	70	55	**SANYO** SC-A5A **(U)**	
Cloth bag	✓		✓	68	52	57	54	**DAEWOO** RC-805H	

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in April 2000 (GST not included).
ns Not stated.
(U) Upright.

(A) Parts and labour.
(B) Material and workmanship.
(C) Two years manufacture and parts, one year on tools and hose.

1 Power

We measured the power input to see if a higher wattage means better dirt removal: it doesn't. See *Powerful performance*, page 22.

2 Dust collector/dustbag-full indicator

Most vacuum cleaners have a dust collector (paper or cloth). Machines with disposable paper dust collectors are much easier to use than those with reusable cloth bags, which have to be shaken to remove the dirt. This can be messy and might create problems for people with allergies. To minimise the dust particles in the air, it's a good idea to put a plastic bag around the bag when you're emptying it.

The downside of disposables is that you have to keep buying them — a matter of ongoing cost and possibly special trips to a shop that sells them.

A dustbag-full indicator is useful, but vacuum cleaners generally perform better if they're emptied regularly.

3 Variable suction/variable power

Some barrel cleaners have a 'bleed' valve which you can open to lower the suction. This way, thinner rugs or curtains are less likely to be sucked into the cleaning head. When the valve is open, the noise level increases.

On some machines you can lower the suction by reducing the cleaner's power, which also reduces its noise level.

4 Noise

We measured noise from the user's position. Uprights are generally noisier than barrel models. See *Noise* and *What to buy* on page 22 for comments on specific models.

5 Dirt removal score

We embedded 100 grams of specially prepared dirt into a section of carpet and vacuumed it to a set pattern and speed. The dirt collected was then weighed and recorded as a percentage of the dirt applied. After doing this twice for each cleaner, we averaged the results.

The test method for measuring the dirt removal level was altered this time to make it similar to the International Electrotechnical Commission method. The results are therefore comparatively higher than in previous tests, especially for barrel cleaners.

6 Ease of use score

This was based on how easy the body of the vacuum cleaner is to manoeuvre, how easy it is to move the cleaning head over carpet and under low furniture, how close it can get to edges and into corners, how difficult it is to empty and change the dust collector, and how easy it is to use the accessories.

We also considered use on stairs, onboard accessory storage, a blower function and controls.

7 Overall score

We calculated the overall score by weighting dirt removal and ease of use as follows:

- Dirt removal: 70%.
- Ease of use: 30%.

For people with a disability

Using the Independent Living Centre's guidelines an assessment was made of the vacuum cleaners for their suitability for people with a physical disability.

Although there were no ideal cleaners, the **PANASONIC MC-4860** and **MC-3310** are better than the rest. They have a good reach and good carry handle, it's easy to replace their paper dust receptacle, and the on/off switch is good. Both are light, but the **MC-3310** is the lightest. Although their cleaning heads are easy to move over carpet, their control markings might not be very clear for a visually impaired person.

Points to look for are:

- The controls are easy to use.
- The dustbag is easy to use and replace (or a dust collector that's easy to clean).
- The accessories are easy to use.
- The cleaner is lightweight and easy to manoeuvre.

Your insurance company won't pay your claim; the finance company threatens to repossess your car. If you can't sort out the problem yourself, don't give up. Alternative dispute resolution schemes for the financial sector are there to help you. CHOICE explains how to make them work for you.

Got a problem?

IN BRIEF

- This article covers 10 alternative dispute resolution (ADR) schemes for the financial sector. Most can make decisions that are binding on your bank, credit union, insurance company, super fund or financial adviser.
- ADRs can be a better option than going to court, where big and powerful institutions like banks or insurance companies can take advantage of expertise and resources not available to you. If you're not happy with the scheme's decision you can still go to court.

ON HIS WAY TO A WEEKEND DINner date with his fiancé, Bill Gordon (not his real name) passed an ATM. He inserted his card and asked for $400 from his credit union account. Out came a stack of $20 bills amounting to only $160.

What can you do to sort out this kind of ATM hassle?

Talk to the company directly

No matter what the problem is, always contact the company directly first.

Most financial institutions have an internal dispute resolution process (IDR). So-called alternative (external) dispute resolution (ADR) schemes usually ask you to try the IDR first. (In Bill's case the ADR would be the Credit Union Dispute Resolution Centre — CUDRC; see page 28.)

Be firm but calm; talk as though you expect the problem will be resolved to your satisfaction. Make records of phone calls or visits and note down the names of the people you deal with.

If the person you talk to can't resolve your problem, tell them you intend to make a formal complaint through the IDR process.

Think about the problem and work out a solution that would satisfy you; include this in your complaint letter. Also gather evidence — for example, Bill sent a copy of his account statement.

If you can't find the right person internally, contact the appropriate ADR — it can give you the department or section details of the IDR (see *How to find the right scheme*, page 29). In urgent circumstances the ADR may be able to negotiate an interim resolution quickly — for example, if your funds were frozen before a long weekend.

Lodging a complaint

If the internal scheme doesn't solve the problem, contact the appropriate ADR — act swiftly, as the sooner you lodge your complaint, the easier it may be to resolve it while it's still within memory span. Also, most schemes have time limits. For example, the General Insurance Enquiries and Complaints Scheme (see page 29) requires you to lodge your complaint within three months of the IDR of the insurance company failing to resolve it.

Most ADRs were established by an industry body or association, but they're usually independent. They're funded by their members — for example, the Banking Ombudsman, right, is funded by the banks. They pay a fee for each complaint dealt with by the Ombudsman.

Can the ADR help you?

Before lodging your claim, call the scheme to find out whether it'll be able to help you. Ask:

- **Can it deal with your complaint?** The 'terms of reference' of the ADRs set out which problems they can resolve. For example, the Banking Ombudsman can't deal with bank policy decisions, such as introducing or increasing fees for all customers, but it

can help you when an existing fee has been incorrectly charged to your account. Usually if the dispute happened before the scheme was established, it won't be able to help you.

■ **What compensation can you expect?** Most schemes have monetary limits on the complaints they can resolve. For example, the Financial Industry Complaints Service (FICS — see page 30) can make binding decisions for complaints against your financial adviser only up to $100,000 — if your nest egg is on the line, it might well be more than that and you may have to go to court. Also, most schemes can only reimburse your financial loss (in Bill's case $240), and you might get an apology. But it's worth asking the scheme whether you can get compensation if you've suffered distress. Also ask if you can be reimbursed for your out-of-pocket expenses, such as having to take a day off work to get your complaint together, or needing someone to type the letter for you.

■ **How long will it take?** Most schemes set time limits for responding at each stage of the process. For example, the Insurance Brokers Dispute Facility (see page 29) has three stages, each taking up to 20 working days. However, other schemes may take much longer.

■ **What will the decision be based on?** Schemes usually base their decision on the written evidence provided by you and the company. So it's important to find out what evidence they require.

In Bill's case, he needed to give only his contact details, account number, account statement and names of the customer service officers at his credit union he'd talked to. However, a disability insurance case might be more difficult — you could have to go to a specialist for a medical report.

Unlike courts, these schemes don't base their decision only on the written law, but also on factors such as good practice. The Banking Ombudsman, for example, "applies the criteria of the law, good banking practice and fairness in the circumstances".

What if they say you don't have a case?

Each scheme has a specific procedure for resolving disputes. Sometimes your problem can be fixed with a quick phone call. If not, you usually have to lodge your complaint in writing, sometimes on a specific form that the scheme sends you. However, the scheme might provide help if you have any difficulty with the process.

The processes differ but usually your complaint will be forwarded to the financial institution concerned, which may then contact you with an offer for settlement. If that doesn't happen, a caseworker from the scheme might collect all the information and try to negotiate a settlement. If this fails, the scheme may issue an 'initial view'.

If this says you don't have a case, don't give up — ask for clarification. Maybe the scheme needs an important document that you can provide but just hadn't thought of. Ring and ask for reasons. You've nothing to lose by pressing on — the caseworker may have misunderstood something.

You may also be able to appeal against an initial decision, and your dispute could be referred to mediation or a more senior person in the scheme for determination. This determination is usually binding on the company. However, if *you're* not happy with it you can still go to court.

Bill was first told the records showed the ATM balance was correct and it must have worked properly. Pressing on, CUDRC found that the canisters containing $50 and $20 notes had accidentally been switched. Bill had therefore received eight $20 notes ($160) instead of eight $50 notes ($400). He received an apology and his money was refunded.

Banks

The Australian Banking Industry Ombudsman

The ABIO can resolve consumer and small-business complaints against all retail banks.

The Ombudsman can help you, for example, with disputes about your loan contract or errors in transactions and calculations for your bank account.

Costs: Free for consumers. However, small businesses may have to pay a fee.

THRILLED WHEN BANK PAID UP

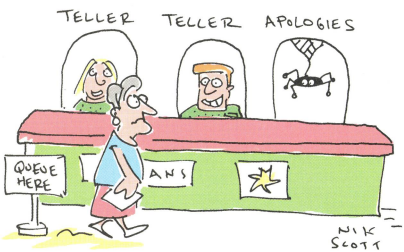
When Catherine Raff's bank attached an overdraft facility to her account without telling her, she promptly got into trouble. While on holiday, without checking whether her account held funds, she withdrew money from it. She only found out days later that she'd overdrawn it by $179 and was charged with a $40 overdraft fee.

Confused, Catherine contacted her bank and found out about the overdraft facility. Annoyed because she'd never authorised this, Catherine wrote to the Banking Ombudsman, who forwarded her complaint to her bank. A short time later, Catherine received a refund for the $40 overdraft fee.

STUART RILEY

A few months later the Ombudsman's office contacted her again, asking whether the complaint had been resolved. Catherine told them she wasn't happy that she'd had to cover the overdrawn amount of $179 — she wouldn't have taken it out if she'd known she didn't have the funds to cover it. "Over the next six months I was kept well informed by my case manager at the Ombudsman's office of any progress. All correspondence, written or verbal, was handled promptly and professionally," says Catherine.

Her bank finally refunded the amount overdrawn from her account. "Obviously I was thrilled. My case manager said the Banking Ombudsman's legal advisers were looking further into the issue of bank overdraft facilities."



Monetary limits: Decisions are binding on the banks for disputes involving amounts up to $150,000.
Contact: ABIO, GPO Box 3A, Melbourne 3001. Phone 1800 337 444 or (03) 9613 7333. TTY: (03) 9613 7344.
Fax: (03) 9613 7345.
Email: abio@werple.net.au.
Website: www.abio.org.au.

CHOICE works with the schemes

Through our policy work, we've worked closely with a number of the schemes mentioned in this article and on the issue of ADRs in general. If self-regulation of financial services is to be successful, it's essential that ADRs are accessible and effective for consumers.

To help make this happen, we've nominated consumer representatives to participate in the schemes and worked with Australian Securities and Investments Commission to develop guidelines for approving ADRs.

In 1999 the Consumer Affairs Division of Treasury commissioned a study of a range of consumer redress schemes, including some of those mentioned in this article. The study included a phone survey of 437 consumers who had used the schemes.

The study looked at six key benchmarks to assess the schemes:

- Accessibility
- Efficiency
- Independence
- Fairness
- Effectiveness
- Accountability

The study found significant room for improvement and made a number of recommendations, including:

- Restricting the use of industry jargon.
- Assisting consumers with the preparation of complaints, including explaining the process and level of detail and documentation clearly.
- Including the views of both parties in written information.
- Working to ensure that the industry participants don't benefit from familiarity with the schemes compared to consumers.
- Producing speedier responses from industry members by reviewing the amount of time allowed, and looking for ways to speed up compliance with decisions.
- Examining options for telephone-based complaint-handling mechanisms and electronic lodgment of complaints.

We'll be continuing our work with ADRs to ensure that consumers get adequate and appropriate redress from such schemes, and we'll keep you posted on our website. If you want to know more about our policy work on this issue check out www.choice.com.au.

Credit unions

There are four different schemes for disputes with credit unions. You can only complain to the scheme your credit union subscribes to.

The schemes can help you with things like an error in funds transfer, if a teller or an ATM gives you incorrect cash, or when interest rates, fees and charges are applied wrongly.

The Credit Union Dispute Resolution Centre

CUDRC is the largest scheme, with more than 170 participating credit unions.
Costs: Free.
Monetary limits: Decisions are binding on the credit union for amounts up to $100,000.
Contact: The Dispute Manager, CUDRC, Level 6, 50 Park Street, Sydney 2000. Phone 1800 624 241 or (02) 9267 1008.
Fax: (02) 9267 3125.
Email: info@cudrc.com.au.

The Credit Union Ombudsman (National Credit Union Association)

About 36 credit unions participate in this scheme.
Costs: Free.
Monetary limits: No limits apply.
Contact: The Credit Union Ombudsman, PO Box 372, Clayfield 4011. Phone (07) 3862 3455 (there's no freecall number but the scheme will call you back if you call from interstate).
Fax: (07) 3862 3722.

Endispute (WA)

This private dispute resolution consultancy provides an external dispute resolution scheme for six WA credit unions (Police and Nurses, StateWest, Health Services, University, United and Energy Credit Union).
Costs: Free.
Monetary limits: Decisions are binding on the credit union for amounts up to $10,000; above that, both parties are free to accept or reject the decision.
Contact: Endispute, Unit 7, 3 Edna Street, Como 6152. Phone (08) 9474 5777.
Fax: (08) 9474 5766.

The External Dispute Scheme (Tasmania)

Managed by the Credit Union Services Corporation (CUSCAL), it provides dispute resolution for four Tasmanian credit unions (Connect, Island State, CPS and Polish Credit Union).
Costs: Free.
Monetary limits: No limits apply.
Contact: The External Dispute Scheme, GPO Box 1608, Hobart 7001. Phone (03) 6234 4646.
Fax: (03) 6234 9519.

Insurance (except life)

The General Insurance Enquiries and Complaints Scheme

The scheme deals with complaints relating to claims under most insurance policies — including home and contents, car and travel. For most life insurance matters see FICS, far right.

The scheme can help you if your insurance company rejects a claim — for example, consumers in flooded towns like Townsville, Katherine and Wollongong had their claim disputes reviewed by the scheme. Disputes have to be lodged within three months of your complaint to the insurance company's IDR failing.

Costs: Free if you have a dispute with your insurer. A fee of $150 applies for disputes with another person's insurance company over a car accident (third-party claim).

Monetary limits: Decisions are binding on the insurance company for amounts up to $120,000, and the scheme can make a non-binding recommendation for amounts up to $290,000. However, third-party disputes are limited to $3000 or less.

Contact: Insurance Enquiries and Complaints, PO Box 561, Collins Street West, Melbourne 8007. Phone 1300 363 683 or (03) 9629 4109. Fax: (03) 9621 2060.
Email: iec@iecltd.com.au.
Website: www.iecltd.com.au.

Insurance Brokers Dispute Facility

All general insurance brokers should belong to this scheme; life insurance brokers belong either to it or to FICS, right.

It can help you if you have a problem with your insurance broker, such as when a claim is denied or you don't get a premium refund after cancelling your policy.

Costs: Free.

Monetary limits: Decisions are binding on the broker for amounts up to $50,000. Binding decisions for disputes involving higher amounts can be made if the broker agrees.

Contact: Insurance Brokers Dispute Facility, Level 8, 492 St Kilda Road, Melbourne 3004. Phone 1800 064 169 or (03) 9820 5375. Fax: (03) 9820 5428.
Email: ibdf@ozemail.com.au.

The Private Health Insurance Ombudsman

The Ombudsman deals with complaints against health funds, hospitals and doctors about private health insurance arrangements.

The Ombudsman can help you with things like disputes about the application of waiting periods, cancellation or suspension of your membership, or unexpected bills after treatment in hospital.

The scheme can also advise on health insurance regulations and industry practices, and distributes copies of the *Private Hospital Health Charter*.

Costs: Free.

Monetary limits: None. The Ombudsman's recommendations aren't binding, but he told us health funds would normally follow them.

Contact: Private Health Insurance Ombudsman, Suite 1201, Level 12, St Martins Tower, 31 Market Street, Sydney 2000. Phone 1800 640 695; 13 14 50 for translating services; 13 25 44 for the hearing-impaired.
Fax: (02) 9261 5937.
Email: info@phio. org.au.
Website: www.phio.org.au.

How to find the right scheme

The Australian Securities and Investments Commission (ASIC) can tell you the right scheme to go to for your particular complaint — phone its infoline on 1300 300 630.

BAD EXPERIENCE WITH ARBITRATOR

When Margaret's (the photo is of a model) insurance company declined to pay for her car, which had been stolen and burnt out, she asked the customer service officer what she should do now. "Get yourself a solicitor," she was told. And, unaware at that time of any alternative way to resolve the problem, Margaret did exactly that.

Her solicitor advised getting the matter arbitrated. While the car was stolen in June 1991, the arbitrator didn't hand down his findings until January 1996. And worse, he decided for the insurance company. This left Margaret having to cover not only her car (worth $11,000) but also her solicitor's bills and other costs amounting to about $30,000.

After the arbitration process, she wrote to the General Insurance Enquiries and Complaints Scheme, but it advised her it couldn't help as the matter had already been arbitrated. Like most other schemes, it doesn't handle complaints that have been dealt with by a court.

"This was a most dreadful experience and we've been let down badly," says Margaret. The insurance company customer service officer's advice certainly led her down the wrong track.

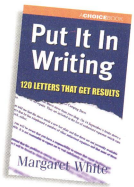
Building societies and finance companies

These don't have central dispute resolution bodies, but their industry associations can put you in contact with the appropriate section within your society/finance company.

- Most building societies (except those in Queensland) have external dispute resolution processes (involving mediation and expert determination) for complaints relating to a breach of the Building Societies Code of Practice. Contact: Australian Association of Permanent Building Societies, PO Box 9021, Deakin 2600. Phone (02) 6281 1588.
  Fax (02) 6285 1674. Email info@aapbs.com.au. Website www.aapbs.com.au.
- For most finance companies and all Queensland building societies, contact: Australian Finance Conference Customer Services Officer, 7th Floor, 118 Queen Street, Melbourne 3000. Phone 1800 231 587. Fax (03) 9670 8752.
- GE Capital recently started its own dispute resolution scheme. You can contact it at: Complaints and Audit Department, 572 Swan Street, Richmond 3121.

Super problem with your employer?

If you've got a problem with your employer about super, contact the Australian Taxation Office on 13 10 20.



Trouble finding the right words?

The fully revised new edition of the CHOICE book *Put it in writing* contains 120 complaint letters. You can easily adapt one to suit your particular problem.

See pages 45–47 to order it.

Life insurance, super and investment

Financial Industries Complaints Service (FICS)

This scheme is an amalgamation of several former ones, and deals with disputes concerning life insurance and the financial services industry, including managed investments, financial planning and investment advice.

Costs: Free.

Monetary limits: The scheme can make binding decisions for disputes involving amounts up to $250,000 for life insurance and up to $100,000 for investments, including complaints against fund managers, financial advisers and securities advisers (brokers).

Contact: FICS, PO Box 579, Collins Street West, Melbourne 8007. Phone 1800 335 405 or 1800 670 040. Fax: (03) 9621 2291.
Email: fics@fics.asn.au.
Website: www.fics.asn.au.

Superannuation Complaints Tribunal

The Tribunal can deal with most complaints about super. This includes most regulated super funds, approved deposit funds (ADF), annuities provided by life insurance companies, retirement savings accounts (RSA) and specified surcharge tax contributions decisions.

It can help you, for example, if you believe that a death benefit was paid or may be paid to the wrong person, or if you've been refused a claim for a disability benefit. Time limits apply to these and some other complaints, so you need to check.

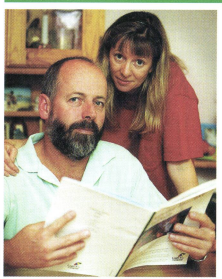
There are certain types of complaint the Tribunal can't deal with. For example, a complaint against an employer (see below left), and decisions of some state government super funds.

Costs: Free.

Monetary limits: None.

Contact: Superannuation Complaints Tribunal, Locked Bag 3060, GPO, Melbourne 3001. Phone 13 14 34. Fax: (03) 9248 5170.
Website: www.sct.gov.au. ❑

NOTHING TO LOSE BY TRYING



MARK SCOTT

When Michael Smith's employer changed to a different super fund, Michael found the new fund offered a better life insurance package than his current one. He and his wife Linda decided to cancel his old policy and take up a policy with the new fund.

"We'd just paid a full year's premium of $345, but the fund told me it doesn't issue refunds for cancelled policies. I also contacted the broker who'd sold the policy to us, but he said the same," says Linda.

Unsatisfied with this, Linda contacted the Life Insurance Complaints Scheme (since renamed FICS, above). "It gave me the same answer, but suggested I write to the company and tell them I'd take the matter to Consumer Affairs or the Life Insurance Complaints Scheme if they didn't give me a refund."

Two weeks later they received a refund of $230. "One thing we've learnt from this is if you're not happy with the answer, always try a different approach. You've got nothing to lose," says Linda.

Useful contacts

Most schemes will give you advice and help you put your complaint together. There's no real service available to help you through the process apart from that. However, if things go wrong, one of the contacts below might be able to advise you or refer you to a financial counsellor to help you.

- **ACT:** Care Financial Counselling & Consumer Credit Legal Service: phone (02) 6257 1788.
- **NSW:** Creditline: phone 1800 808 488. Email: creditline@ wesleymission.org.au. Legal Aid Commission of NSW, Civil Litigation Area: phone 1800 806 913 or (02) 9219 5828. TTY: 1800 243 434.
- **NT:** Anglicare Top End: phone 1800 892 500 or (08) 8985 0000. Email ccryer@topend.com.au.
- **Queensland:** Queensland Financial Counselling Association, PO Box 271, Fortitude Valley 4006.
- **SA:** Adelaide Central Mission: phone (08) 8202 5180. Email a_woodhouse@acm.asn.au.
- **Tasmania:** Anglicare Financial Counselling Services: phone 1800 243 232 or (03) 6234 3510. Fax 1800 240 101.
- **Victoria:** Financial and Consumer Rights Council: phone 1800 134 139 or (03) 9614 5433. Email: fcrc@vicnet.net.au. Website: home.vicnet.net.au/~fcrc/
- **WA:** Financial Counsellors Resource Project WA Inc: phone (08) 9221 9411. Email: fcrp@iinet.net.au. Website: www.iinet.net.au/~fcrp.

A top loader that does the thinking for you. A front loader that reduces creases. And a huge front loader that's easy to unload. What else do you get for top dollar? We've put some more expensive machines through our tests.

What's new in washing machines?

THE PERFECT WASHING MACHINE gets the washing clean and leaves it in good shape. It's reliable, easy to use and cheap to run (because it's water and energy efficient). Does such a machine exist? And does it cost a fortune to buy?

We tested six front and five top loaders from the higher end of the market to find out what you get for between $1000 and $2500. Some were bigger than usual, and others had innovative features.

Thinking for you

The best top loader in this test, the **FISHER & PAYKEL Intuitive IW709**, is also one of the cheaper models tested, selling for just under $1200. It has various wash, rinse and spin options (as do most other machines tested) plus it does the 'thinking' for you.

With this machine you don't have to select a program — just tell the machine how dirty your clothes are by setting a soiling level. It'll sense the fabric type by measuring the 'slip' of the clothes and then select the appropriate program for water level, wash intensity, spin speed and so on.

We tested the auto-sensing option with a load of delicate lingerie: once by setting the soil level and letting the machine decide the rest, and once by setting all the parameters ourselves. Both loads were washed equally well. The machine did what it's claimed to do: washing the load very gently and reducing the spin speed and cycle time significantly.

And don't worry about losing control in the laundry. Auto-sensing is optional, so you can override the manufacturer's predetermined settings.

Innovations

Front loaders tend to leave the washing more creased if you don't remove the washing as soon as it's done. To avoid this, the **MIELE W828** has a special anti-crease action. After the final spin, the drum automatically tumbles twice a minute for about 30 minutes, noticeably reducing creases. You can stop the machine and take out the washing at any time during this part of the cycle.

Another novel feature of the MIELE W828 is the upgradable printed circuit board (PCB) and front panel. If new technological developments offer improved

WHAT TO BUY

Best front loaders:	
ASKO W640 Quattro	$1800
MIELE W828	$1799
Best top loaders:	
FISHER & PAYKEL Intuitive IW709	$1199
MAYTAG LAT9306AGE	$1499
Cheapest to buy and run: *	
LG WD-1050FH (front loader)	$1299

* Based on purchase price and running costs (for 10 years) combined.

IN BRIEF

- Our test confirmed our usual finding: front loaders perform better overall than top loaders.
- The more expensive washing machines tested offer an array of sophisticated features ranging from auto-sensing to crease reduction.
- On some machines, selecting a particular feature or designing your preferred program could be challenging if you're unfamiliar with programming electronic consumer goods. Read the operating instructions and keep the manual close to the machine, so you can refer to it.

program cycles, a service engineer could upgrade your machine's controls.

Bubbling out dirt

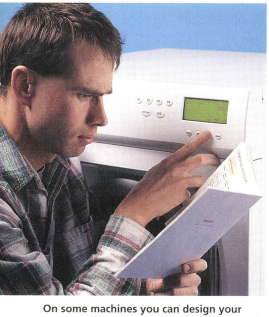
The cheapest of the top loaders in this test, the **OMEGA Air Injection 8000**, has an 'air injection generator' that releases air bubbles into the wash water to improve washing performance. It does work — for dirt removal at least, scoring among the best. However, it had the worst water efficiency, using almost 200 L for a normal wash. It also left the washing tangled and twisted at the end of the cycle, and scored comparatively poorly for spin efficiency and gentleness.

For BIG loads

The **Maytag Neptune MAH3000AAW** is the biggest front loader in the test, and the most expensive, selling for just under $2500. It's claimed to hold an 8 kg load and measured at 7.5 kg in our test, which is much larger than most front loaders (see the table, page 34, for wash capacity).

The Maytag's also designed a little differently with its front loading drum slanted upwards so you don't have to bend right down to load or unload it.

Though it had a lower dirt removal score and came last of the front loaders, it still beat the top loaders for overall performance, and came top for gentleness. ❑



On some machines you can design your own washing program — but keep the instruction manual handy for reference.

Profiles are of the models in the *What to buy* list, in rank order from left to right. Features are listed in the Features table, page 35. Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 2000 (so they don't include GST). Anything lower is a bargain.

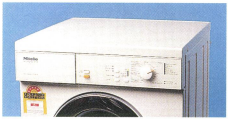
Front loaders

ASKO W640 Quattro

Target price: $1800

This top-scoring machine performed well in all tests. It's the cheapest to run of all machines tested, uses the least amount of water and scored among the best for energy efficiency.

Note: This machine is fairly easy to use; hogtwever, some buttons have multiple functions. To get the most out of the extensive programming options, read the manual and store it close to the machine, so you can refer to it when you need to.



MIELE W828

Target price: $1799

The second-best of the machines tested scored comparatively well in all performance tests. It's also water and energy efficient, which makes it pretty cheap to run.

See *Innovations*, page 31, for a description of two novel features.

LG WD-1050FH

(cheapest to buy and run based on combined purchase price and running costs over 10 years)

Target price: $1299

Only the two top-scoring front loaders (that cost about $500 more) are cheaper to run than this machine, which scored third-best overall. It's very energy and water efficient.

Top loaders

FISHER & PAYKEL Intuitive IW709

Target price: $1199

The best of the top loaders tested, beating the others in overall performance, gentleness and spin efficiency. It's also the most energy efficient of the top loaders, but scored second-worst for water efficiency.

See *Thinking for you* on page 31 for a description of its auto-sensing feature.

Note: This machine is easy to use; however, to get the most out of the extensive programming options, read the manual and store it close to the machine, so you can refer to it when you need to.

MAYTAG LAT9306AGE

Target price: $1499

The second-best of the top loaders tested, scoring comparatively well in all performance tests. It's the most water efficient of the top loaders on test, though it still uses about twice as much water for a normal wash as does a front loader.

For people with a disability

We assessed the washing machines for ease of use by people with a disability.

■ If you use a **wheelchair** or have **back problems**, a front loader is generally more convenient. You can mount it on a raised surface to avoid bending, or load and unload it while sitting down. If you prefer a top loader, you might have to use a stick to help you unload it.

Access to the drum of a front loader is easier when the door opening is large and/or the door opens wide. Both the **MAYTAG Neptune MAH3000AAW** and **BOSCH Maxx WFL1600** front loaders can be opened to 180°, but the **MAYTAG**'s opening is much wider than that of other machines. Also, you can hang the door on either the right or left-hand side, and you don't have to bend down so far to load and unload it because of its tilted drum (see photo, right).

■ If you have **problems with vision**, make sure the controls are easy to read. Positive feedback such as lights and/or beeps when you press buttons is helpful (as on the **LG WD-1050FH**, **FISHER & PAYKEL Intuitive IW709**, **OMEGA Air Injection 8000** and **MIELE W828**); other tactile, audio and visual feedback can help too. And for better vision in dark areas, the **ASKO W640 Quattro** has a background lit LC display.

■ If you have **problems using your hands**, look for large, raised dials with a crossbar, as on the **GE LISR 310CWOWW**. The **MIELE W828** and **BOSCH Maxx WFL 1600** have raised dials too, and push button controls. Buttons should only require a soft touch to activate, and keypad controls should be easy to press (as on the **OMEGA Air Injection 8000**). Rotary controls can be more difficult to turn if you lack hand strength. A detergent dispenser should be easy to pull out (or uncover), fill and clean (as on the **MAYTAG Neptune MAG3000AAW** and **MIELE W828**).

■ On some machines it helps if you can 'design' your preferred program and store it in the machine's memory for easy selection (for details see the Features table, page 35).

Maytag Neptune — a front loader that's a bit easier to load and unload.

How reliable have subscribers found them?

Front-loading machines, despite their advantages in water and energy savings, are still less popular, though they seem to be gaining ground. In our latest reliability survey, just over one in five subscribers had a front loader, a sizable increase since our last survey.

They seem to be slightly less reliable than their top-loading cousins, though a notable exception is **MIELE** — it specialises in front loaders and is a very reliable brand. Overall, 16% of washing machines needed repair, making them one of the less reliable appliances.

The graphs show the results for the brands for which we received sufficient answers (the number in brackets tells you how many readers reported on the brand). Note that the results of the survey also cover brands not included in this test, and that we don't have reliability data for all brands tested.

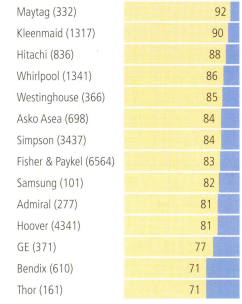
Least reliable are **BENDIX** and **THOR** — almost a third of these brands' owners reported their machines had needed repair, more than for any other appliance in the latest reliability survey.

When it came to brand loyalty, of those **HOOVER** owners who told us they wouldn't buy the same brand again, 46% said their concern was poor performance. **FISHER & PAYKEL** was pretty average in terms of reliability, but close to the top of the loyalty table. Of the 6% who wouldn't buy again, 33% cited the expense of repairs, while 41% said their machine broke down too often.

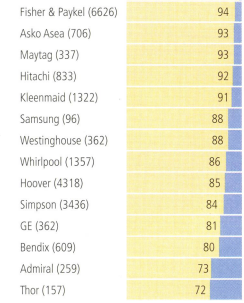
For machines up to three years old, subscribers reported the following problems significantly more often than average for these brands:

- Controls and switch: **GE** (9%), **BENDIX** (7%).
- Out of balance: **HOOVER** (13%), **SIMPSON** (13%).
- Burnt-out motor: **GE** (7%).
- Circuitry: **FISHER & PAYKEL** (5%). However, subscribers reported most other problems significantly *less* often for **F&P** machines.
- Program selector: **SIMPSON** (4%).
- Pump: **HITACHI** (3%).
- Burst or leaking hoses: **HOOVER** (3%), **WHIRLPOOL** (4%).
- Gearbox: **GE** (6%).

Percentage not needing repair



Percentage who would buy the same brand again



WASHING MACHINES

Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price *($)	Warranty (years)	Dimensions ** (H x W x D; mm)	1 Wash capacity (claimed /tested/ measured; kg)	2 Cold-only tap connection required	3 Noise (dB)	Cycle tim (minutes/ normal wa
ASKO W640 Quattro (fr)	Asko	Sweden	1800	2 **(A)**	750 x 595 x 615	5.5 / 4.5 / 4.0		67	99
MIELE W828 (fr)	Miele	Germany	1799	2	850 x 595 x 600	5.0 / 4.0 / 4.5		63	116 **(L)**
LG WD-1050FH (fr)	LG	Korea	1299	2 **(B)**	845 x 600 x 640	7.0 / 5.5 / 5.0		64	111
equal **BENDIX** W1043N (fr)	Bendix	Italy	1245	2 **(C)**	850 x 600 x 575	5.0 / 4.0 / 3.0	**(H)**	63	101
BOSCH Maxx WFL1600 (fr)	Bosch	Germany	1399	2	855 x 600 x 595	6.0 / 5.0 / 4.0		62	118
MAYTAG Neptune MAH3000AAW (fr)	Maytag	US	2499	5 **(D)**	1100 x 685 x 735	8.1 / 6.5 / 7.5	Cap	64	44
FISHER & PAYKEL Intuitive IW709 (tp)	Fisher & Paykel	NZ	1199	1 **(B)**	1000 x 650 x 680	7.5 / 6.0 / 5.0	Cap	66	45
MAYTAG LAT9306AGE (tp)	Maytag	US	1499	5 **(E)**	1095 x 650 x 690	7.5 / 6.0 / 4.5	Cap	58	36
KLEENMAID LWK24AW-3050 (tp)	Kleenmaid	US	1799	5 **(F)**	1095 x 655 x 765	7.5 / 6.0 / 5.0	Cap **(J)**	64	40
OMEGA Air injection 8000 (tp)	Daewoo/Omega	Korea	995	2	1030 x 610 x 690	7.0 / 5.5 / 3.5		60	83
GE LISR310CWOWW (tp)	GE/MEA	US	1299	2 **(G)**	1075 x 685 x 655	7.5 / 6.0 / 5.0	**(K)**	63	50

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in May 2000 (prices don't include GST).
** Dimensions (rounded to the next 5 mm) are measured for the smallest 'box' that could be placed around the machine, allowing space for the inlet and drain hoses. It's best to leave extra space around the machine for easy installation and air circulation.
(fr) Front loader.
(tp) Top loader.
(A) Ten years on all stainless steel, 20 years on PEX safety hoses.
(B) An extra one year when registered.
(C) Plus three years, parts only, on motor; plus eight years, parts only, on stainless inner or outer cylinder.
(D) An extra five years parts only on the drive motor and stainless steel inner tub.
(E) An extra five years on parts only on transmission.
(F) Six months money back guarantee, 10 years on gearbox, 20 years on stainless steel tub.
(G) Twenty-five years against cracking and corrosion of inner bowl.
(H) 'F' connector; supplied on request.
(J) Kleenmaid installer supplies it.
(K) 'Y' connector.
(L) Plus 30 minutes for anti-crease action.

1 Wash capacity (claimed / tested / measured; kg)

'Claimed' is what's on the energy label, 'tested' is the weight of clothes we washed (80% of claimed) and 'measured' relates to a standard way of calculating capacity — it provides an accurate indication of the *real* relative differences in drum sizes, since it's independent of any claims.

2 Cold-only tap connection required

If you want to use only cold water, you may need a special connector or a sealing cap for the hot water inlet. Unless stated otherwise, these aren't supplied.

3 Noise

These are the maximum noise levels recorded during the spin cycle, measured 1 m away from the machine and 1 m above the ground. The noise level of these machines is similar to that of a normal conversation (around 65 dB).

4 Running costs

This is an estimate of how much it'll cost you over 10 years (the average life of a washing machine) for water and electricity if you wash the equivalent of one load every day using a 'normal' cycle. The calculations are based on 12 cents per kWh for electricity and $1 per 1000 L for water.

For simplicity, we've excluded depreciation and any interest costs, as well as the cost of detergent — people use different amounts and the price varies considerably between brands.

5 Water used / water efficiency score

The first column gives the total amount of water used (rounded to the nearest litre) for a normal warm-water wash. To compare water efficiency between machines, we calculated the amount of water used per kilogram of the test load of washing. The lower the water consumption per kilogram, the higher the water efficiency score.

6 Energy efficiency score

The machine's energy efficiency is measured on the basis of kilowatt hours (kWh) of electricity used for each kilogram of the test load of washing. A higher energy efficiency score means less energy is used.

7 Spin efficiency score

To measure how well a machine extracts the water from clothes, we weighed them before and after the wash. The higher the score, the more water is removed, which means the washing takes less time (and energy in the dryer) to dry. We used the highest spin speed for a normal cycle — on some machines you can reduce it for garments that crease easily.

8 Gentleness score

To measure the wear and tear on clothes, we attached swatches of easily frayed fabric to the garments in each load. The area of the swatch was measured before and after the wash. The less fraying, the more gentle the machine was on its normal cycle and the higher the score.

9 Dirt removal score

To assess dirt removal, we measured how much light was reflected from specially soiled off-white swatches, before and after washing. We've only reported on dirt removal using a warm-water wash. Depending on the detergent used, a cold wash could remove slightly less dirt than a warm-water wash (poor detergents tend to improve in warm water).

10 Overall score

Dirt removal contributes 40% to the overall score, with gentleness and water, energy and spin efficiency each weighted equally at 15%.

	5	5	6	7	8	9	10	
ning ts (0 years)	Water used (L)	Water efficiency score (%)	Energy efficiency score (%)	Spin efficiency score (%)	Gentleness score (%)	Dirt removal score (%)	Overall score (%)	Brand / model (in rank order)
72	53	76	89	89	66	84	82	**ASKO** W640 Quattro (fr)
13	55	72	85	78	66	85	79	**MIELE** W828 (fr)
76	70	75	89	75	66	81	78	**LG** WD-1050FH (fr)
72	64	68	69	76	70	84	76	**BENDIX** W1043N (fr)
35	74	70	85	68	68	82	76	**BOSCH** Maxx WFL1600 (fr)
02	104	68	81	71	72	79	75	**MAYTAG** Neptune MAH3000AAW (fr)
09	175	42	62	81	62	83	70	**FISHER & PAYKEL** Intuitive IW709 (tp)
14	137	54	61	59	60	83	68	**MAYTAG** LAT9306AGE (tp)
61	164	45	59	58	56	81	65	**KLEENMAID** LWK24AW-3050 (tp)
00	199	28	60	55	56	85	64	**OMEGA** Air injection 8000 (tp)
01	154	49	36	53	48	84	62	**GE** LISR310CWOWW (tp)

equal

Features

Brand / model (in rank order)	Heater	1 Delay start / finish (S/F; hours)	2 Out-of-balance adjustment	3 Selectable spin speed	4 Extra rinse	5 Favourite program	6 Child lock
ASKO W640 Quattro (fr)	✓	1 to 12 (S)	✓	✓	✓	✓ **(B)**	✓ **(C)**
MIELE W828 (fr)	✓		✓	✓	✓	✓	✓
LG WD-1050FH (fr)	✓	3 to 19 (F)	✓	✓	✓	✓	✓
BENDIX W1043N (fr)	✓		✓	✓	✓		
BOSCH Maxx WFL1600 (fr)	✓			✓	✓		
MAYTAG Neptune MAH3000AAW (fr)		Up to 8 (S)	✓	**(A)**	✓		
FISHER & PAYKEL Intuitive IW709 (tp)		1 to 9 (S)	✓		✓	✓	
MAYTAG LAT9306AGE (tp)							
KLEENMAID LWK24AW-3050 (tp)							
OMEGA Air injection 8000 (tp)					✓		
GE LISR310CWOWW (tp)				✓	✓		

fr Front loader.
tp Top loader.
(A) There's an option to extract more water during the spin cycle.
(B) Up to four cycles can be programmed.
(C) On menu buttons and detergent compartment.

Similar models

According to the manufacturers:

- The **ASKO W640 Quattro** tested is technically similar to the **ASKO W660**, which has a different rinse program and spin speed, is quieter and has a 'drop down' outer door.
- The **BOSCH Maxx WFL1600** tested is technically similar to the **BOSCH** models **2480AU** and **WFL2060**, which have different spin speeds and more features.
- The **FISHER & PAYKEL Intuitive IW709** tested and the **F&P** models **IW609** and **IW509** are technically similar except for their capacity.
- The **KLEENMAID LWK24AW-3050** tested is technically similar to the **KLEENMAID LWK74**, which has more programs and a different spin speed.
- The **LG WD-1050FH** tested is technically similar to the **WESTINGHOUSE LF700B**.
- The **MAYTAG LAT9306AGE** tested is technically similar to the **MAYTAG** models **LAT9606AGE** and **LAT9806AGE**, except for different water levels, spin and rinse options, and delicate cycle.

This table lists some of the features of the washing machines on test. See also the general article for a discussion of some of the latest features.

For general advice on what to look for when choosing a washing machine, see our article in the January/February 2000 issue.

1 Delay start / finish
Delays the start (S) or finish (F) of the wash cycle.

2 Out-of-balance adjustment
Automatically detects and redistributes an out-of-balance load, either by spining slowly before the full spin cycle or by taking in water.

3 Selectable spin speed
You can change the set spin speed for a chosen program.

4 Extra rinse
You can select an additional rinse, which is useful if you're sensitive to detergent.

5 Favourite program
You determine all the parameters for your preferred program.

6 Child lock
When set, programs can't be changed during a cycle.

Salt — should you cut down?

IN BRIEF

- Australians eat much more salt than we need and much more than the maximum recommended.
- Cutting back on salt may stop your blood pressure getting higher as you get older.
- There are good reasons to cut your salt intake even if your blood pressure is normal (see below right).
- To significantly cut your salt, you have to choose low-salt foods, as well as get rid of the shaker.

We eat much more salt than we need — so far the experts agree. But does *everyone* need to cut back for their health?

Australians eat as much as 12 grams of salt a day — that's a lot more than we need and twice the maximum amount health authorities in this country recommend. Despite the fact that health authorities in most developed countries recommend everyone cut back on salt, not all experts agree, and the resulting media blitz just confuses the issue.

Sodium is one component of salt and it has been linked with a number of conditions, including osteoporosis (see *Too much salt for bones?*, page 37), kidney stones and fluid retention to name a few, but its effect on blood pressure raises the most concern.

Salt and blood pressure

Nearly 50% of older Australians get high blood pressure, increasing their risk of heart disease and stroke. Blood pressure usually gets higher with age and there's general agreement among most scientists that older people with high blood pressure should try a low-salt diet as one way to help get their blood pressure down. So what's the controversy?

Reducing the amount of sodium you eat won't get everybody's blood pressure down. It works best if you're older or have moderate to severe blood pressure.

Opponents of salt reduction argue that there's a sizable minority of people who don't see a reduction in their blood pressure with reduced salt, and that they're also concerned about some unresolved debate over possible negative health effects.

Other researchers (and most governments) disagree strongly, saying that the evidence is overwhelming that rises in blood pressure as we age could be prevented and lives saved if we all cut down on salt. They point to flaws in studies which seem to show problems with low-salt intakes. Recommendations to cut salt intake are based on preventing the rise of blood pressure which comes with age, rather than trying to 'cure' people whose blood pressure is already high.

What's a low-salt food?

According to government guidelines:

- Low-salt foods have less than 120 mg sodium per 100 g.
- Reduced-salt foods have less than 75% of the salt of the food they're compared to, plus they can't have more than 600 mg sodium per 100 g.

Five reasons to cut your salt:

If your blood pressure is normal, why bother cutting down on salt?

1. Just because you don't have high blood pressure doesn't mean you won't. Almost half of all older Australians develop it and most experts believe this rise would be less if we ate less salt.
2. Even so-called normal blood pressure can increase your risk of heart attack and stroke. Optimal blood pressure is less than 120 over less than 80.
3. Don't assume you're not sensitive to salt — some experts believe it's common, and as there's no test, it's safest to assume you are.
4. Blood pressure drugs do have side effects, so not needing them is the best situation.
5. Salt can cause more than high blood pressure — the evidence is growing that salt's a factor in osteoporosis and kidney stones, and even asthma, stomach cancer and heart enlargement.

What can you do?

Overall, cutting your salt intake may help prevent blood pressure rising as you get older, and for the majority of people, especially older people, cutting back on sodium can help reduce already high blood pressure. However, some won't gain any short-term benefits from what can be a tough diet to follow (because you have to find low-salt foods). There are other things you can also do to help reduce your risk of getting high blood pressure as you age, or get it down once it's high, that some people may find easier. And they'll help your health in other ways, too.

- **Reduce your weight** if you're overweight — losing just four to five kilos (10 lbs) can have a significant effect. (See *So you want to lose some weight*, CHOICE, April 2000.)
- **Cut down on alcohol** to no more than three standard drinks per day for men, two for women. Some experts suggest less — no more than two drinks per day for a man over 40, one for post-menopausal women.
- **Take some r egular, moderate exer cise** if you're not already active.
- **Make some changes to your diet** — cut the total amount of fat (and saturated fat) in your diet and focus on really increasing the fruit and veg, plus include plenty of low-fat dairy products. A recent study has shown that a diet like this (called the DASH diet) — rich in potassium, magnesium, calcium and fibre, plus low in fat — can do what supplements of these nutrients could not: significantly reduce blood pressure.
- Plus, **cutting down on salt** is on the list especially if you're older or your blood pressure is moderately or severely high. The second instalment of the DASH study has shown adding salt reduction to the other diet changes reduces blood pressure even further. And what makes the DASH study different to others that have not shown a clear effect is that participants were supplied with all their food — so the researchers were sure the people on low-salt diets weren't inadvertently getting more than they thought.

How can you cut your salt?

If you've decided to cut your salt intake, is getting the salt shaker off the table and salt out of your cooking enough?

Sadly, research shows that even people who do both these things still end up eating more salt than recommended — it might only reduce your salt intake by as little as 15%. It's been estimated that at least 75% of the salt we eat comes from processed foods — and often you won't even suspect the foods are salty.

Why do manufacturers add so much salt to foods? It's a relatively inexpensive flavour enhancer and the cost of reformulating foods to use less salt is also a stumbling block — but the more people ask for them the more likely it'll happen. Some

(Continued on page 38)

Salt substitutes

Sea salt, table salt, cooking salt and herb salts are still salt — don't be fooled. It's the sodium content that counts.

Salt substitutes based on *potassium* chloride, rather than *sodium* chloride, may or may not suit your taste buds, but they can be useful if you like the taste. After a while some people stop using them as they taste salty — a flavour they're no longer used to.

Some people shouldn't use a potassium chloride salt substitute — for example if you have kidney problems or take some types of prescription drugs. It's safest to consult your doctor first.

Shaking the salt habit

- You could try gradually cutting down on the salt you add to foods and the salty foods you buy, but some experts suggest that, like smoking, it's easier to quit altogether than gradually. Give it at least three months for your taste buds to adapt to foods that taste of themselves rather than salt.
- Check the labels of the foods you buy — by 2002 nutrition labels showing sodium will be on all foods; and always check if there's a lower-salt version.
- Choose low-salt and reduced-salt versions of foods like bread, baked beans, breakfast cereals, spreads and sauces — especially foods you eat regularly.
- Watch your intake of takeaway foods (like chips, burgers, meat pies and pizza) as they can be very high in salt.
- Experiment with other spices to add flavour, rather than always using salt. Freshly ground pepper, lemon juice and balsamic vinegar are good places to start.
- Eat more foods naturally low in salt — fruits and vegetables have lots of goodies which can help your health, not just your blood pressure.
- Buy foods canned in water, not brine, for example, tuna, beans or veges.
- Watch out for ingredients such as stock cubes, soy sauce and MSG — they all contain salt.

Don't be fooled — it's the sodium that counts: (L–R) Sea salt, rock salt, table salt.

Too much salt for bones?

Too much salt stops the body from recycling calcium in urine — usually calcium is reabsorbed by the kidneys to keep blood levels balanced, but sodium prevents this and means your body loses calcium it could otherwise use again. If you don't get enough calcium to replace it from your diet, your body is forced to take calcium out of your bones to keep blood at the right level. Too much protein has a similar effect.

Over time, this vicious cycle can sap bones of calcium making them weak and more likely to fracture (osteoporosis).

Preventing osteoporosis means getting enough calcium in your diet, doing regular weight-bearing exercise (walking, rather than swimming or cycling) and being aware that too much salt and protein makes the already tough job of absorbing enough calcium from your food even tougher. For more information, see *Boning up on Calcium*, CHOICE August 1997.

manufacturers have cut salt content without much of a fanfare — for example, both Kellogg and Uncle Tobys have cut the sodium in a number of their cereals in recent years, though most still don't qualify as low-salt. Some do, so it's a step in the right direction for consumers. Still, with so many new processed convenience foods arriving on the supermarket shelves, it seems likely that our sodium intakes will only increase.

Our quiz, below, gives some interesting facts about where the hidden salt in foods is and *Shaking the salt habit*, page 37, has tips for cutting back. ❑

Who needs extra salt? Pretty well nobody!

- **Even if you sweat a lot, you don't need to take extra salt — chances are you get more than enough from your diet. After exercise you need to replace fluids, not salt.**
- **Cramps are not generally caused by a lack of salt.**
- **The Army no longer uses salt tablets in hot, dry climates, as they're unnecessary, increase water needs and may cause vomiting.**
- **The main group of people at risk of too little salt are elderly people taking some medications (for example, some diuretics — check with your doctor).**

Quiz: How salt savvy are you?

Do you know where the hidden salt in foods is — and how good are you at avoiding it? Try this quiz to see how your salt knowledge adds up.

Q1. Swapping your sandwich spread from Vegemite to jam reduces the salt by 90%. True or false?

Q2. Plain flour has less salt than self-raising flour. True or false?

Q3. Onion salt, celery salt and garlic salt aren't really salt. True or false?

Q4. If you get rid of the salt shaker from your table and stop adding salt in cooking, most people will find they are eating:
(A) Half as much salt as before.
(B) Only a quarter as much as before.
(C) Still more than 80% of the salt they were eating before.
(D) Only a tiny amount compared to what they were eating before.

Q5. A bowl of cornflakes has about the same salt as a small packet of plain potato chips. True or false?

Q6. Which of these biscuits have the highest salt content?
(A) A shortbread biscuit.
(B) Two small savoury biscuits.
(C) A cream-filled biscuit.
(D) Two wholemeal crispbreads.

Q7. Some foods contain more salt than human tears, but none contain more than sea water. True or false?

Which of these do you think has more salt? See Q5.

Q8. Zoo chimps get high blood pressure from eating biscuits with a sodium content lower than bread, most biscuits and breakfast cereals. True or false?

Q9. Which spread has the most salt?
(A) Margarine.
(B) Butter.
(C) Dairy blend.
(D) Cream cheese.
(E) Mayonnaise.

Q10. Which cheese has the least salt?
(A) A one-inch cube of cheddar.
(B) One slice of processed cheese.
(C) One tablespoon of cream cheese spread.
(D) One tablespoon of ricotta.

ANSWERS:

A1. False. Jam has virtually no salt, while Vegemite has plenty, but swapping the spread only cuts the salt by about one third. Most of the salt comes from the bread.

A2. True. The baking powder in self-raising flour is mostly sodium bicarbonate — this gives it a sodium content of around 0.7 grams per 100g. You can make your own low-salt self-raising flour by adding low-salt baking powder (try health food shops) to plain flour.

A3. False. These flavoured salts all contain sodium and aren't low-sodium substitutes for regular salt.

A4. (C). One study showed making these changes only cut salt by about 15% for most people — the bulk of our salt intake comes from processed foods.

A5. True — cornflakes are still one of the saltiest cereals around. For more information on the salt content of breakfast cereals, see CHOICE March 2000.

A6. All these have a similar amount of sodium, around 50 mg to 70 mg. Surprisingly it's not always the savoury ones you have to worry about. Some sweet biscuits contain as much or more salt than savoury ones.

A7. False. Sea water contains around 1000 mg per 100 mL while tears contain only around 350 mg per 100 mL. Many foods contain much more even than sea water.

A8. True. The chimps' biscuits had a sodium level of 240 mg per 100 grams; many foods contain much more than this.

A9. (E) Mayonnaise. A tablespoon of each of these contains a significant amount of sodium (margarine 140 mg; butter 130 mg; dairy blends 110 mg; cream cheese 85 mg; mayonnaise 162 mg). You can cut the amount by looking for low- or reduced-salt versions.

A10. (D) Ricotta cheese (like cottage, mozzarella and swiss) is lower in salt than most other cheeses. Processed cheese products generally contain much more salt than regular cheddar.

Breaking the habit

Congratulations if you're thinking about giving up smoking! We take a look at the habit, how much it costs you and ways to kick it.

IF YOU'RE READING THIS, CHANCES ARE you're a smoker and you want to quit — or at least you've thought about it. Well, you're not alone. About 25% of all Australian adults smoke (according to the latest figures from the mid 1990s), and more than half of these are 'unsure' or 'unhappy' about their habit. Research shows that only about 40% of smokers are 'happy smokers', not ready to quit.

Are you like the majority of smokers who believe they *should* stop smoking, but think they aren't ready yet? You've got a fair idea of the ill-effects of smoking (see *Some facts about smoking*, page 44) and part of you wants to quit, but another part doesn't. You may dread the discomfort of nicotine withdrawal symptoms; you may want to smoke to help you cope; or you may simply enjoy smoking.

As most people who've tried to give up smoking would know, quitting involves more than beating a physical addiction to nicotine, overcoming cravings and other withdrawal symptoms. It often involves breaking the habit of a lifetime, which requires effort and commitment. But once you've quit, there's more to look forward to than the obvious health and financial benefits. As one reader said: "Success is a great achievement and an enormous boost to your self-respect and confidence."

Stopping and starting

"I've lost count of how often I've tried to give up" was a common sentiment among the readers who wrote to us. If you can identify with that, don't despair. The vast majority of Australian smokers (around 80%) have tried to give up, but successful quitting usually takes more than one attempt.

Don't let failed attempts discourage you from trying again or make you feel, as one reader said: "I've given up giving up." You can learn from past relapses and be successful the next time. (If you smoked the odd cigarette while quitting but returned to quitting, experts talk about a slip-up; if you started smoking again, you've relapsed.)

Most slip-ups that occur during the first two weeks of quitting become full relapses, so it's wise to prepare yourself thoroughly for those first weeks when you're likely to be most vulnerable.

On the following pages we review a number of the stop-smoking aids our readers found useful. However, regardless of which method they used, most agreed overwhelmingly that they finally succeeded *when they were ready to quit*. And if you aren't truly ready, you're much less likely to succeed.

Cold turkey or gradually?

Research shows you're more likely to succeed if you stop smoking completely, rather than gradually by reducing the number of cigarettes smoked or switching to lower-tar cigarettes. In line with common trends, by far the largest number of readers who wrote to us (36%) quit smoking without formal assistance — they went cold turkey. There's

IN BRIEF

- We've combined your experiences of various stop-smoking aids and methods with research data to give you a comprehensive rundown on what's available and what you can expect.
- If you're worried about gaining weight when you quit smoking, see *Afraid of gaining weight?*, page 42, for the latest research findings.
- For an example of how much money you can save, see *Smoking — or a few million dollars?* on page 42.

Thank you, CHOICE readers

Thanks to the many readers who wrote in baring their souls about their quit-smoking experiences. Anybody who doubts how difficult giving up can be should read your letters. All your comments were invaluable for our research, and it wasn't easy to choose a few from those many interesting stories to profile here.

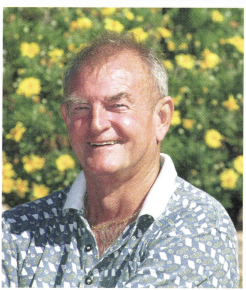
no cost involved, no classes to attend and no paraphernalia to buy.

What you do need is the real will to stop and the commitment to remain a non-smoker. Having the support of family and friends helps too, as does your own strategic plan for how to deal with cravings, withdrawal symptoms and situations that could tempt you to smoke. Some self-help books and material giving advice contain hints on how to draw up your own strategic plan and deal with such situations.

Many other people find that weaning yourself gradually off the weed is less of a shock to the system than going cold turkey, though only 10% of the people who wrote to us found gradual reduction worked best for them. Some had delayed smoking the first (and every following) cigarette for as long as they could; some had cut out the habitual ones (such as those you smoke when you pick up the phone); and some had started by not smoking in certain areas or circumstances.

If you decide to stop smoking gradually, set a time limit and then stop completely. While the gradual approach may help you deal with the habit side of smoking, it usually doesn't eliminate cravings. Studies show that people who cut down by as much as 60% still crave cigarettes as much as those who stop completely.

MOTIVATION IS IT



GAVIN SCHMIDT

"It's easy. I've given up lots of times!" Frank, of Tamworth, NSW, used to say before he finally quit smoking 12 years ago. He'd smoked about a packet a day for around 25 years.

"My motivation to finally quit came when I accompanied my wife to the chemotherapy room in a hospital, some 18 months before her death from breast cancer about 10 years ago.

"It was hard to take it all in on the first visit. While her cancer wasn't smoking-induced, most of the other patients there were suffering cancers directly caused by cigarettes.

"I can still remember how old they looked, even though most were only in their fifties or sixties. Many were so sick they had to use wheelchairs or walking frames. The image was a far cry from the Marlboro man riding off on his horse or the Grand Prix racing driver, his overalls emblazoned with some cigarette logo, tearing up the main straight at 300 kph!"

After the second visit, Frank decided this wasn't for him — and he hasn't smoked from that day on.

"The secret to giving up is simple," he says. "In a word, it's *motivation*. Any smoker who really wants to quit can and will. The key is, they must really want to. They can't be nagged into it."

Frank doesn't believe in nicotine replacement therapy or other aids to stop smoking. "They're only crutches you can blame if you fail," he says. "And if you think you can't give up without a crutch, you're simply not sufficiently motivated."

Calling the Quitline

The **Quitline** is a telephone information and advice or counselling service for people who want to stop smoking. When you phone 13 18 48 (from anywhere in Australia for the cost of a local call), you can arrange to have the *Quit Book* mailed out to you free of charge, or receive confidential and individual counselling on giving up, coping with withdrawal systems, quit courses and local counselling services.

It's a 24-hour number, though the service you receive after-hours can vary from state to state because the line is managed by different organisations. In some states, counsellors are available around the clock to discuss your particular problems; in others you can leave your details, so a counsellor can phone you back, or you can listen to recorded advice on coping with withdrawal symptoms.

The *Quit Book* offers useful information and advice about smoking and its health effects, how to go about quitting, coping with withdrawal symptoms and staying a non-smoker.

Even if you quit on your own without counselling, research shows that the simple act of getting advice and information materials from health organisations such as the Quitline tends to increase your chance of success.

Clinics and group therapy

Quitline counsellors or other professionals may also refer you to a smoking cessation clinic, especially if you're a heavy smoker and like the idea of group support. These clinics generally provide advice about smoking and managing withdrawal symptoms. Some may also incorporate advice on diet and exercise and teach relaxation techniques. There's general evidence that attending such programs can increase your chances of success.

To find out about stop-smoking clinics in your area, phone the Quitline or other organisations in your region, such as a hospital, alcohol and drug service, health department, community health centre, Seventh-Day Adventist church, cancer society or heart foundation. But check what they charge in advance; some rates are high.

Books

If you hate the idea of baring your soul in group sessions, there are useful self-help books available in bookshops and libraries. A few of our readers mentioned *Allen Carr's Easy Way to Stop Smoking*

as particularly useful. "You have to want to read it," said one, "but then it changes your mental attitude to smoking until you realise you aren't giving up anything." See page 44 for more on it and other books.

Nicotine replacement therapy

■ **How it works:** Nicotine replacement therapy (NRT) provides a replacement dose of nicotine to help ease withdrawal symptoms such as cravings and mood changes. While the physical symptoms are being controlled, you can concentrate on the psychological changes in your life as a non-smoker. You're still getting nicotine, but it's much safer than smoking, as you aren't getting the tar and other substances in tobacco smoke, and you're not affecting others around you.

■ **Effectiveness**: NRT has been thoroughly evaluated. It's currently the most effective non-prescription quit-smoking aid available, typically doubling the success rate compared to a placebo or control group. Absolute quit rates are in the range of 13–18% in clinical trials with long-term follow-up, and go up for people who have additional counselling or behavioural therapy.

■ **Products**: NRT works best for people who smoke 10 or more cigarettes per day. Talk to your pharmacist, who can help you choose the NRT product — patches, gum or inhaler — that's most likely to work for you. All are available without a prescription.

■ **When not to use it**: If you're pregnant, or have a serious heart problem, or have had a recent heart attack or stroke. Talk to your doctor if you need help to stop smoking before you decide on a course of action. While the use of NRT is significantly less dangerous for an unborn child than continued smoking, it's far from risk-free.

Patches

Nicotine patches are self-adhesive, contain nicotine and look a bit like oversized band-aids. They slowly release nicotine into the blood through the skin. You put one patch on a different spot each day and then gradually reduce your nicotine intake with lower-strength patches.

Apart from reducing the physical withdrawal symptoms of nicotine addiction, patches can help you break the psychological addiction too, because you aren't putting anything into your mouth or holding it in your fingers — unlike with the nicotine gum or inhaler, or a cigarette.

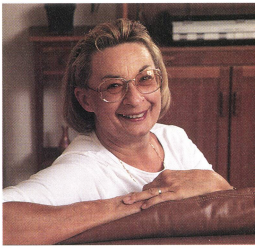
The patches come in various strengths (ranging from 5–21 mg) and types. Those worn overnight (**NICABATE** 24-hour patches) give you a continuous 24-hour supply so you won't wake up in the morning craving a cigarette. However, they may cause sleep disturbances (vivid dreams, nightmares or daytime sleepiness) in some people. **NICORETTE** 16-hour patches are worn during the waking hours only, which some people who smoke regularly during the day find more appropriate.

Manufacturers recommend wearing nicotine patches for around 10–12 or 16 weeks, depending on the type of patch. However, studies show that you aren't increasing your chance of success by wearing them for more than eight weeks, and that 16-hour patches are just as effective as the overnight patch.

Side effects: Include skin reactions (either to the adhesive or the nicotine) and sleep disturbances (if patches are worn overnight).

Cost: Prices range from about $20–$32, depending on strength and brand, for a week's supply of patches.

AN ADDITIONAL BOOST



After two years as a non-smoker, Norelle, of Cottesloe, WA, still feels like a smoke in social situations, when stressed, when having a coffee and after a meal. "It's psychological rather than physical," she says. "I don't crave a smoke, just the idea of relaxing with one in my hand."

Norelle is one of the many people (22% of our respondents) who had used patches to help her quit smoking. Before this latest attempt, she'd tried quitting several times over the past 30 years, for health and cost reasons. She went cold turkey once and attended a work-run quit course later, but started smoking again each time to help her relax in stressful situations. "I was working then, and going out of the office for a fag makes you feel better, having a break," she says.

When she finally stopped smoking two years ago, she'd made up her mind and was ready to quit. To help her over the first difficult months, she used Nicorette 16-hour patches for four months. "These patches were very good," she says. "You're only getting nicotine for 16 hours a day."

However, while they stopped the physical cravings, they didn't stop her desire to smoke. "I wouldn't want to go through giving up again — it was really awful for three months," she says.

Despite these difficulties, Norelle hasn't relapsed this time. She attributes her success mainly to her will power, though the patches gave her the additional boost she needed initially. "I know it all boils down to will power. In the past, I never *wanted* to give up smoking. This time I felt I *had to* and basically that's it."

Smoking — or a few million dollars?

The ever increasing price of cigarettes gives many a smoker the final incentive to quit. Even if the cost per day doesn't worry you, do you realise how much money smoking is costing you in the long term?

According to financial expert Noel Whittaker, giving up smoking can save you hundreds of thousands of dollars — possibly a few million, if you invest the money wisely.

As an example, he takes two women aged 20. One smokes, the other invests the price of a packet a day into a managed trust that invests the money into blue-chip shares. Taking inflation and common share returns into account, by age 65 the non-smoker will have invested around $331,000 and accumulated about $2.4 million — enough to buy a $25,000-a-year indexed pension in 1999 dollars.

The smoker will probably have ongoing health problems — if she's still alive.

Smokers in Australia

The number of smokers in Australia has dropped markedly over the past few decades. While one third of the population smoked in 1985, by 1995 the number had shrunk to one quarter. Particularly significant is the drop in numbers for male smokers: down from 72% in 1945 to 27% in 1995. However, the proportion of female smokers has hardly changed over the years (down from 26% in 1945 to 23% in 1995).

The success rates of quitting for men and women are similar, but they're thought to relapse in different circumstances. Research into quitting behaviour has found that smoking may play a different role in women's and men's lives. While women are more likely to start smoking again when feeling negative, sad or depressed, or at home, men tend to smoke again when they're at work or drinking alcohol.

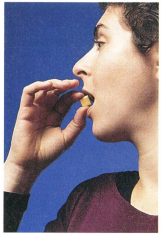
Starting young

Smoking usually peaks between the ages of 25 and 29, though the majority of smokers (80%) start during their school years. While more girls than boys aged 13–16 smoke, boy s tend to be heavier smokers. By age 17, nearly one third of all adolescents in Australia smoke. About half of them buy their own cigarettes, despite laws against sales to minors. It's estimated they spend about $100 million on cigarettes per year.

Both **NICABATE** and **NICORETTE** patches come with an information booklet and a telephone hotline for support. **NICABATE** also encourages quitters to enrol in its 'committed quitters' program and receive tailored support material.

Gum

Nicotine gum (polacrilex) was the first NRT product available in Australia. It's a compound that contains nicotine, which is released into your blood through the membranes in your mouth. You chew the gum slowly for about one minute until it tastes strong, then 'park' it between the cheek and gum and resume chewing when the taste has faded. If you chew too much, the nicotine will be released directly into the saliva and eventually swallowed, which can cause stomach pain and cravings, because the nicotine ends up in your stomach instead of your bloodstream.



Side effects: Include hiccups, gastro-intestinal disturbance, jaw pain, a sore throat or mouth and dental problems. Chewing slowly and resting the gum regularly can help relieve some of these.

Cost: Nicotine gum comes in two strengths: 2 mg and 4 mg, the latter designed for heavy smokers. Prices range from around $30–$40 for 105 pieces, which should last about one to two weeks, depending on usage. Smaller pack sizes are available.

Inhaler

The nicotine inhaler — a mouthpiece with a replaceable nicotine cartridge — is the latest NRT product available in Australia. When you puff on it, you inhale nicotine vapour, which is absorbed through the lining of your mouth. One nicotine cartridge lasts for about 20 minutes if you use it intensely (inhale deeply or puff continuously), or longer with less intense use.

The nicotine inhaler (as well as nicotine gum) can also help you cope with some behavioural aspects of quitting. If you miss the hand-to-mouth action of smoking, it may be better for you than a patch, which you just stick on and forget about.

Side effects: Include a sore mouth or, less commonly, coughing, a runny nose or an upset stomach. These are generally mild and likely to diminish with regular use.

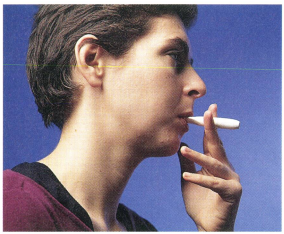
Cost: A starter pack of the nicotine inhaler is around $8.50, which includes six cartridges. A refill pack of 42 cartridges costs around $40. How many you

Afraid of gaining weight?

One of the most frequently cited reasons that discourages smokers from quitting, especially women, is gaining weight. While it's common in many people who stop smoking, it isn't unavoidable. Here are the latest facts:

- About a third to half the people who quit smoking put on around 2–3 kg — the rest gain less weight or none at all.
- Genetic factors influence weight gain after quitting.
- Smokers weigh on average around 3 kg less than non-smokers, so if you're putting on weight while quitting, you may be just catching up.
- A recent study found that quitters who were given (and followed) both quit and dietary advice actually lost a few kilos after giving up.
- About a quarter of female smokers are concerned about weight gain *before* they quit, but for only 14% does it become a problem afterwards.

So don't let the prospect of gaining a few kilos stop you from quitting. It's quite common, often temporary and almost certainly avoidable if you maintain a healthy lifestyle with an appropriate diet and regular exercise.



need depends on your level of addiction and usage. The refill pack could last for a week or longer — you tailor the dose to your needs.

Other methods

Most of the other over-the-counter quit-smoking aids (such as silver compounds, herbal preparations or herbal cigarettes) haven't been shown to be effective, and their popularity has decreased since nicotine replacement therapy came on the market. Only a few of our readers mentioned some of them as having helped them quit smoking many years ago.

Antidepressant and anxiolytic drugs

These are prescription drugs designed to help people deal with depression and anxiety, which can be triggered by nicotine withdrawal. While there's little evidence that mild sedatives for the relief of anxiety help smokers quit, research shows some antidepressants may be effective, especially if combined with nicotine replacement therapy. See your GP if you think this will help you.

Acupunture and hypnotherapy

Acupuncture is often promoted to help you stop smoking. It's supposed to reduce withdrawal symptoms, though it won't cure the addiction. There's insufficient evidence that it's effective as a quit-smoking aid on its own, especially long-term; it's more likely to work when combined with appropriate counselling.

Another widely promoted method is **hypnotherapy** or hypnosis. It generally involves giving advice on changing habits and suggesting alternative behaviour. However, as with acupuncture, in isolation it hasn't been proven to be particularly effective in helping smokers quit.

While quite a number of our readers had tried acupuncture and hypnotherapy, only very few attributed their success to it. "I tried a hypnotist and succeeded after the third visit, [but] my success is due to wanting to give up cigarettes and support from my spouse."

Aversion therapy

Types of aversion therapy include:

- Association with unpleasant imagery or sensation.
- Satiation smoking (where you smoke a lot more before quitting).
- Rapid smoking (where you inhale frequently and consistently until nauseous).

Pairing the pleasure of smoking a cigarette with some unpleasant stimulus is intended to kill the urge to smoke.

As yet there's insufficient evidence to determine whether the rapid smoking method helps quitters succeed, but this method has shown promising results in the short term, especially if combined with appropriate counselling. One of the few readers who told us about this method hasn't smoked for six years: "The mere thought of having a cigarette still makes me feel repulsed enough that I haven't had a smoke."

Most other aversion methods haven't been shown to be effective.

Smokenders

A few of the people who wrote to us attributed their success at quitting to Smokenders. It's a commercial organisation that runs a seven-week smoking cessation course, run by trained ex-smokers and aimed at breaking the habit of smoking. For the first

What's in a cigarette?

Tobacco smoke contains more than 4000 chemicals, many of them known poisons. Apart from nicotine (the drug that'll get you hooked), there's tar (which contains dozens of cancer-causing chemicals and can stain your fingers, teeth and lung tissue), carbon monoxide (a poisonous gas which takes the place of oxygen in the blood), nitrogen oxides (which may initiate lung damage leading to emphysema), hydrogen cyanide (which can adversely affect the natural lung clearance mechanism and lead to disease), metals (30 metals have been found in tobacco smoke, including nickel, arsenic and cadmium), radioactive compounds, and more.

RECOVERING ADDICT

"What made me decide to quit was the knowledge of how rotten smoking made me feel, and how disastrous it was for my health and general wellbeing: the breathlessness, the stink, the corrosion of my lungs and skin, the potential for all sorts of cancer. There is nothing that redeems smoking, nothing," says Jean of Hornsby, NSW.

Despite these strong words, Jean was in fact smoking at the time she wrote to us. In the past, she'd given up or tried to give up more times than she can remember: among other attempts, once after attending a quit program run by a Seventh-Day Adventist hospital, twice with the help of hypnosis and twice with Nicabate patches.

After two of these attempts she managed to remain smoke-free for five years. However, when faced with acute emotional crises, Jean started smoking again.

"The most difficult aspect of quitting is the ease with which one resorts to the habit in times of extreme emotional difficulty. I think this is the key to lapsing. I really am convinced of this," Jean says. "Perhaps a quit program has to be reinforced by a relaxation/anti-anxiety program."

Jean has now stopped smoking again, with the help of Nicabate patches, and plans to kick the habit — for good. "Being addicted to smoking, as with any addiction, is a kind of imprisonment. It's actually a form of hell, really, if you hate it as much as I do."

On the other hand, there's, "the absolute pleasure of being free from all the deeply unpleasant features of smoking," she says. "It's such a joy to be free from it."

Web resources

The following websites contain useful information for those considering quitting, and many links to related websites.

- www.quitnow.info.au.
- www.heartfoundation.com.au.
- www.health.usyd.edu.au/tobacco.
- www.quitnet.org.

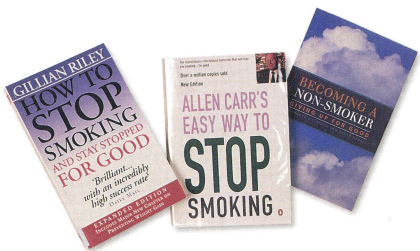
five weeks you're prepared for the quit day, but continue to smoke. The last fortnight serves to reinforce the quitting decision.

Smokenders told us the courses cost $360, though several readers reported having paid more in the past.

Smokenders says 92% of people attending its course have quit smoking at the end of it, and 81% of them have remained smoke-free one year later. But don't be too impressed by these figures.

A 1997 study by Johns Hopkins University (US) evaluating the success of the Smokenders program (based on interviews with 250 people) states that: "... 81% of the individuals who completed the program over the last three years were able to quit successfully *for some period of time*" (our emphasis). It also states that, "Many of the respondents had only recently graduated from the program." Of those who had completed the course more than a year earlier, "46% had been non-smoking for over one year [and] 38% of those interviewed remain smoke-free."

These figures still show a pretty good success rate; long-term quit rates over 30% are very rare, regardless of the quit method. Perhaps it's the high financial commitment — combined with the desire to quit — that makes people succeed after attending the program. As one of our respondents remarked: "My fifth attempt was based on the premise that you get what you pay for, so I decided to go back to Smokenders, as it was the most expensive treatment at the time and probably is today." He hasn't smoked for 10 years and had tried many other methods before. "This was the best $500 invested in my life." ❑



Three books that might help you. You can order *Becoming a Non-Smoker* from Consumer Bookshelf on page 45.

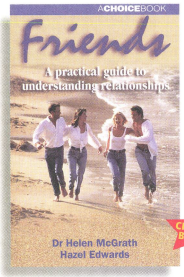
TIM TURNER

Barbara, of Williamstown, Victoria, beads neckbands and friendship bands while watching TV. Years ago, when she gave up smoking, she took up crocheting again to help her break the habit of having a smoke with a cup of tea or coffee while on the phone or watching the box. "I made several ponchos and jackets, so my hands had something else to do instead of holding a cigarette. As time went by, the urge and need for nicotine subsided."

Some facts about smoking

Most smokers have a fair idea of the risks they take when smoking. Here's a list of the most important effects it has on your own and other people's health.

- It kills over 18,000 Australians per year (or around 50 per day) — and an estimated four million people per year worldwide.
- Half of all long-term smokers will die from a smoking-caused disease, about half of these in middle age.
- Of all the deaths in Australia caused by drugs, 82% are due to tobacco, 16% to alcohol and 2% to illicit drugs.
- It's the largest single preventable cause of death and disease.
- It causes around 20% of deaths of women under 65.
- It doubles your risk of heart attack (and doubles it again if you have high blood pressure or high cholesterol).
- It increases your risk of heart attack 10 times if you're a woman using the contraceptive pill.
- It doubles your risk of stroke.
- It increases your risk of gangrene by more than five times.
- It causes cancer ...
- ... and bronchitis, emphysema (lung rot) and stomach ulcers.
- During pregnancy it can lead to babies with a low birth weight, or miscarriage.
- It can seriously affect the health of other people.



By the same authors:

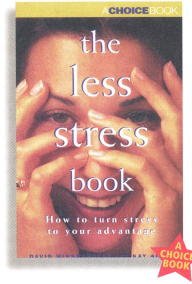
Friends

A practical guide to understanding relationships

What can you do to nurture and develop your friendships?

Friends helps by using real-life case studies, questionnaires and quizzes to help you evaluate your 'friendship potential', and provides strategies you can use to build, nurture and keep your friendships.

$18.70 (incl. GST) **Code: FREN**



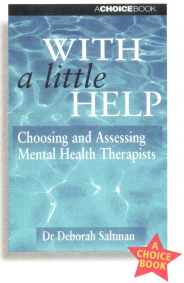
The Less Stress Book

How to turn stress to your advantage

Yes, some stress is necessary to live healthy and meaningful lives, but how do you know how much is healthy and what can you do to manage the rest?

The Less Stress Book is a down-to-earth guide to coping, surviving and even flourishing on stress. It includes explanations, case studies, checklists and exercises to help you manage stress. Written by psychologists, it offers relevant advice and sensible suggestions.

$17.60 (incl. GST) **Code: LSB**



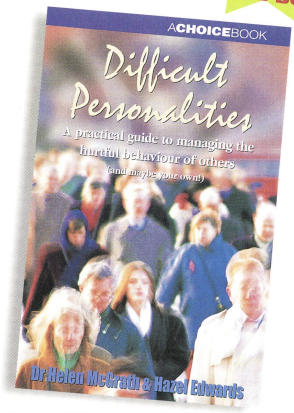
With a Little Help

Choosing and assessing mental health therapists

Admitting you need a therapist is hard, finding the right one can be even harder. *With A little Help* is the only book written for Australian consumers to help them select the best therapist. It has practical advice, checklists, contact details, and an important section on ending therapy and the relationship with your therapist.

$19.80 (incl. GST) **Code: WALH**

NEW! from CHOICE Books


A CHOICE BOOK
Difficult Personalities
A practical guide to managing the hurtful behaviour of others
(and maybe your own!)
Dr Helen McGrath & Hazel Edwards

Dealing with Difficult Personalities

A practical guide to managing the hurtful behaviour of others (and maybe your own!)

Dr Helen McGrath and Hazel Edwards

All of us have people in our lives who hurt, frustrate or annoy us. Think of those people who claim 'I'm always right!', workplace bullies, or the more extreme personality types who are compulsive and obsessive. Most of us occasionally hurt others, too.

Difficult Personalities is a reassuring and approachable guide to help us deal with the difficult personalties we encounter each day — as well as our own. It offers strategies such as anger and conflict management, empathy, optimism, assertion, and how to make decisions about difficult relationships.

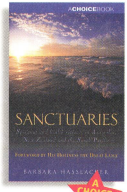
The authors also identify the 'successful sociopaths'. These can be charming, often highly successful people who are serial liars with no conscience. They can lead serial lives, sexually and workwise, and 'con' everyone they come in contact with. *Difficult Personalities* explains how to identify that pattern, and shows that these 'con artists' are not uncommon, once you can identify their behaviour patterns!

$20 (incl. GST) **Code: DPER**

CHOICE BOOKS

Sanctuaries

Spiritual and health retreats in Australia, New Zealand and the South Pacific

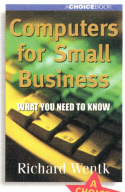


Sanctuaries contains details of over 380 retreat or health centres around Australia, New Zealand and the South Pacific. They range from spiritual centres to health-orientated centres. Each entry gives details about the spiritual focus of the centre, where it is located, how to make a booking and what it has to offer for individuals or groups.

$20 (incl. GST) **Code: SANC**

Computers for Small Business

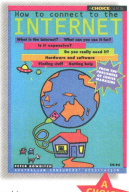
What you need to know



In plain language, this book details suitable computers and software from the simplest and most straightforward technology to the most advanced. It includes advice about: producing professional looking documents, advertising and promotional materials; keeping track of sales and client records; and making GST and income tax calculations and much more.

$20 (incl. GST) **Code: CFSB**

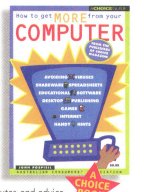
How to Connect to the Internet



This guide is a handy introduction to getting around the Internet. Whether you want to use the Internet for business or pleasure, this guide will point you in the right direction. It includes information about what the Internet is, how to connect to it, what you can use it for and how to get around it.

$10.95 (incl. GST) **Code: NET**

How to Get More from Your Computer



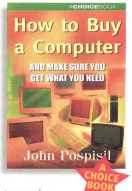
This book can help you make better use of your computer. In an easy-to-read style, it provides useful hints on how to set up your computer and associated hardware so that it's comfortable and easy to use, an overview of available software, instructions to help you upgrade your computer, and advice on how to keep your hard disk in order, make sure you have room to run new software and save your work.

$10.95 (incl. GST) **Code: HGMC**

How to Buy A Computer

And make sure you get what you need

4th edition

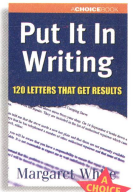


In clear, jargon-free language, *How to Buy A Computer* gives unbiased and sensible advice to help consumers to make the most informed decision when buying a computer. It includes details about what kinds of computers and software are available, the range of tasks computers can be used for, where to go shopping, how to find training and even how to do simple upgrades.

$16 (incl. GST) **Code: HBC4**

Put It In Writing, 2nd edition

120 Letters that get results



Put It In Writing contains 120 well-considered, cool and commanding letters, written by a lawyer, that are designed to get the response you want. You can easily adapt each one to suit your particular problem. The letters are backed up with practical advice about your rights in the situations involved, a list of useful contacts and a glossary of terms.

$18 (incl. GST) **Code: PIW2**

Ethical Investment

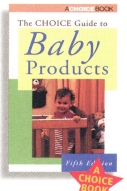
2nd edition

There are alternatives for the concerned investor who wants a reasonable return without destroying their principles. The authors of *Ethical Investment* help you find them by outlining your financial options, analysing the social and environmental performance of some Australian companies, and detailing and rating selected ethical investment funds as well as summarising their recent rates of return.

$17 (incl. GST) **Code: ETI2**

The CHOICE Guide to Baby Products

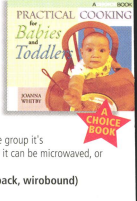
5th edition



This handy guide gives unbiased advice about buying for a new baby, and includes new information about cots, disposable nappies, baby carriers and clothes dryers, as well as useful buying advice for a range of products and services. When it comes to your baby you want the best unbiased advice you can find, and this is it.

$18.70 (incl. GST) **Code: CBP5**

Practical Cooking for Babies and Toddlers



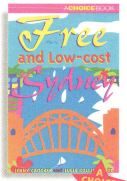
Feeding a baby is an important task which has to be fitted in to a busy day. *Practical Cooking for Babies and Toddlers* has over 100 delicious and nutritious recipes for babies from 6 months old. Each recipe includes information as to the age group it's suitable for, and whether it can be microwaved, or frozen for later.

$22 (incl. GST) (Hardback, wirobound)
Code: PCFB

CHOICE BOOKS

Free and Low-cost Sydney

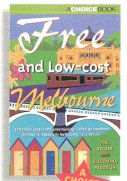
2nd edition



Keep the whole family entertained, informed, exercised, intrigued and inspired all year round. Visitors and Sydneysiders alike, singles, couples, young and old, families with kids to occupy and entertain — everyone will find plenty here to attract them. This book gives contact numbers (and websites), opening hours, addresses, charges (if any), maps and tips on transport for activities outside the CBD.

$16.50 (incl. GST) Code: FLS2

Free and Low-cost Melbourne



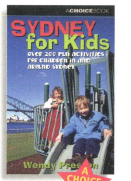
Free and Low-cost Melbourne shows the reader how to: find tours of places as diverse as a workshop that makes wall-sized tapestries and an 1860s Victorian pleasure ground; ride a miniature railway or bayside bikes; be in the audience of a TV show; watch rock candy being made; or sample Greek food — all at little or no cost!

It also gives contact numbers, opening hours, addresses, Melway grid references, charges (if any), maps and tips on transport for activities outside the CBD.

$16.50 (incl. GST) Code: FLCM

Sydney For Kids

An invaluable school holiday buy!

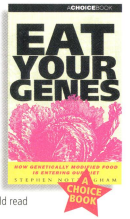


Sydney for Kids has all the information you'll need to visit over 200 exciting venues and take part in activities suitable for babies and children up to 12 years old in and around Sydney, such as how to get there, which age group will enjoy it most, prices, contact details and opening hours. Many free and cheap activities are also included.

$16.50 (incl. GST) Code: SFK

Eat Your Genes

How genetically modified food is entering our diet



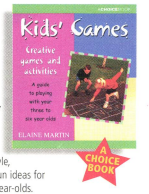
Eat Your Genes looks at the British experience of genetically modified food, particularly how it has managed to become so widespread so quickly yet so quietly.

If you are concerned what goes into your body you should read this book.

$27.50 (incl.GST) Code: EYG

Kids' Games

A guide to playing with your three to six year olds


CHOICE BOOK
Kids' Games
creative games and activities
A guide to playing with your three to six year olds
ELAINE MARTIN
A CHOICE BOOK

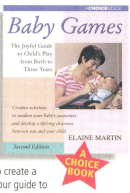
Children can be motivated to play and interact instead of passively watching the box.

If you're one of the hundreds of readers who have bought *Baby Games*, here's the next book — *Kids' Games*. In the same practical parent/carer friendly style, *Kids' Games* is full of fun ideas for entertaining your 3-6 year-olds.

$22 (incl. GST) Code: KGCB

Baby Games

The joyful guide to child's play from birth to three years


CHOICE BOOK
Baby Games
The Joyful Guide to Child's Play from Birth to Three Years
Creative activities to awaken your baby's awareness and develop a lifelong closeness between you and your child
ELAINE MARTIN
Second Edition
A CHOICE BOOK

Playing with babies and toddlers is fun, it's also surprisingly brain exhausting. Their attention span is limited so you need a new idea every few minutes. If you have *Baby Games*, you will.

Baby Games is full of fun ideas for rhymes, songs, finger plays, activities and games to help create a magical childhood. This is your guide to playing joyfully with your baby and toddler.

$22 (incl. GST) Code: BGCB

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RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Honda Australia has recalled **2000YM S2000 vehicles** within the following VIN range:

- JHMAP1130YT000044 – JHMAP1130YT003924.

The VIN can be found in the engine compartment on the rear panel and on the inside front cover of the Owners' Warranty and Service Policy Manual.

The problem: The soft-top cover can make contact with the seat belts when the seats are adjusted to the rear-most position. This stops the seat belt from retracting properly, creating too much slack in the shoulder portion of the belt and reducing its effectiveness.

What to do: Owners are being contacted by mail. Any owner of an affected vehicle who has not received a letter should contact an authorised Honda dealer to arrange for the immediate replacement of the soft-top cover, free of charge. For further information, contact Honda Australia on 1800 804 954, 8.30 am–5.30 pm (EST) Monday to Friday.

THE PRODUCT: Target Australia has recalled **Infants Sleep Bags** with an elastic hem, sold through Target and Baby Target stores in sizes 0–1 between July 1999 and April 28, 2000.

The problem: The product doesn't meet mandatory safety standards for children's nightwear requiring such garments to be fastened or sewn at the bottom, rather than elasticised. It may pose a fire hazard due to its length, elastic hem and composition of 100% cotton.

What to do: The Sleep Bags should be returned to a Target store immediately for a full refund. For further information, contact Target Customer Relations on 1800 814 788.

THE PRODUCT: Arthur Yates has recalled **Yates Zero Weedspray Aerosol Foam Marker** 375 g cans.

The problem: The cans may leak or burst and the contents may come in contact with the skin.

What to do: The following action is recommended by the manufacturer:

- Do not attempt to empty the can.
- While wearing gloves, wrap the can in newspaper.
- Dispose of the can in your outdoor garbage container.
- Wash your hands afterwards.

A full refund may be obtained by contacting Arthur Yates on 1800 136 090, 8.30 am–5 pm (EST) Monday to Friday.

THE PRODUCT: Havenhall has recalled **Pigeon Branded Rubber Babies' Dummies** with the following markings on the bottom of the front of the package: RF-2, RF-3, RG-2, RG-3, TF-2, TF-3, TG-2, TG-3. The products were sold through pharmacies and baby specialty stores between October 1, 1997 and August 17, 1998, are green and yellow, and came in round-shaped packaging.

The problem: The rubber teat section may come away from the shield part of the dummy.

What to do: Stop using the dummy. It should be returned to the point of purchase, or directly to Havenhall at 1609 Botany Road, Botany NSW 2019, for a full refund. For further information, call (02) 9316 9810.

THE PRODUCT: Fisher-Price has recalled the following items:

- **3-in-1 Cradle Swing with detachable carrier** (model numbers 79321 and 79322) sold since November 1998. The model number is on the underside of the motor housing and on the bottom of the seat.
- **Bounce 'n Play Activity Dome** (model number 79534) sold since August 1999. The model number is on the left side of the tag, on the bottom of the product.

The problem: The cradle swing operates as a cradle, a swing and a carrier. When used as a carrier the handle locks may unexpectedly release, causing the seat to flip forward. This could injure the child. The nylon bands that hold the surface level on the Bounce 'n Play Activity Dome can detach, causing the surface to tilt. The infant may gradually slide down against one end, posing a suffocation hazard.

What to do: The products should be returned to the point of purchase immediately for a full refund. For further information, call 1800 800 812, 8 am–6 pm (EST) Monday to Friday.

THE PRODUCT: Dick Smith Electronics has recalled **World Traveller's Plug Sets**, catalogue number M7301, sold from December 1999 to February 2000 in Dick Smith stores throughout Australia. The sets consist of four adaptor plugs and a rubber holder and the catalogue number is clearly marked on the packaging.

The problem: The product does not comply with a relevant Australian Standard and increases the risk of contact with the live pins of an appliance plug.

What to do: Don't use the set and return it to any Dick Smith outlet for a full refund. For further information, contact Dick Smith Electronics on 1800 818 459.

THE PRODUCT: The Home Cuisine Company has recalled **Asia at Home Pad Thai Noodle Meal Kits**, 235 g packs (two serves per pack), with 'best before' dates of: April 17, 2001 and April 18, 2001 only.

The problem: The product may contain bacteria that might cause a minor stomach upset in some people.

What to do: Do not eat the noodles. Return the product to the place of purchase for a full refund. For further information, contact the Home Cuisine Company on 1800 638 112.

THE PRODUCT: Suzanne Paul, trading as TeleMall Shopping, has recalled the **Pest Xit Duo** and the **Pest Xit Ultra** sold through DRTV TeleMall Shopping between late December 1999 and May 8, 2000, and through Dick Smith Electronics stores throughout Australia between January 2000 and May 8, 2000. Both products are pest and rodent repellers that plug into electric power points. They have the following model numbers listed on a sticker on the back of the unit:

- **Pest Xit Duo**: PX-02, 240 V–50 HZ 10 W.
- **Pest Xit Ultra**: PX-01, 240 V–50 HZ 8 W.

The stickers also read: Made in China.

The problem: The metal pins plugged into the electric power point may dislodge from the Pest Xit units and stay lodged in the power point. Any contact with the metal pins could cause electrocution if the power is switched on.

What to do: Stop using the Pest Xit units. If the pins do become dislodged and stay in the wall, do the following with great care:

- Switch off the power socket at the wall.
- Switch off the controlling mains switch at the switchboard. Only then attempt to remove the pin from the wall, and only with insulated equipment (e.g. insulated pliers).

For information or if assistance is required, call the Suzanne Paul hotline on 1300 303 001. You can return the unit to the following address, or if you bought it from a Dick Smith Electronics store, return it there:

Reply Paid 26, ULD 26, TeleMall Shopping, C/- North Parcel Centre, 6/7 Gibbes Street, Chatswood NSW 2067.

Include your full name and address and where you bought the product, and keep a postal receipt. A replacement unit or a full refund will be provided.

THE PRODUCT: DaimlerChrysler Australia/Pacific has recalled **Mercedes Benz** cars, models 202, 210, 129, 140 and 124, built between June 1995 and November 1996 and fitted with a Temic driver airbag.

The problem: In some tropical climates the internal ignition mechanism of the airbag may corrode, possibly causing the airbag to spontaneously release.

What to do: Owners have been contacted by mail. It's necessary for the vehicle to be returned to an authorised Mercedes-Benz dealer to check that an airbag relevant to this recall is in fact installed. Replacement will then be carried out free of charge. Owners of vehicles specified above who have not received a letter should also attend an authorised dealer for examination of their vehicle. For further information, contact DaimlerChrysler customer service on (03) 9566 9245.

THE PRODUCT: SmithKline Beecham has recalled all **Panadol** and **Panadeine** products including **Actiprofen** caplets (packs of 24 and 48).

The problem: An extortion threat has been made.

What to do: Return any capsule packs to the shop where you bought them for a full refund. For more information contact SmithKline Beecham's information line on 1800 508 300.

Weekly updates of recalls and bans are posted on the CHOICE website at www.choice.com.au. You can also email us any recalls or bans not on this list at ausconsumer@choice.com.au

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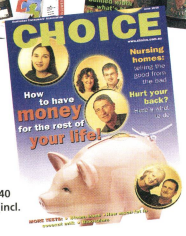

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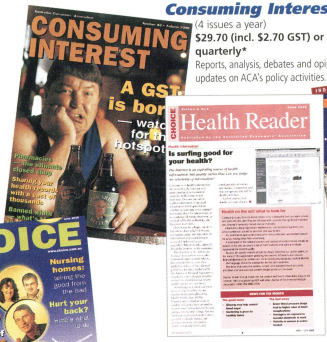

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Registered office 57 Carrington Road, Marrickville 2204.
Telephone (02) 9577 3333. **Fax** (02) 9577 3377.
Subscription enquiries (02) 9577 3399.
CHOICE Consumer Services (02) 9577 3399.
email address ausconsumer@choice.com.au
World Wide Web address www.choice.com.au

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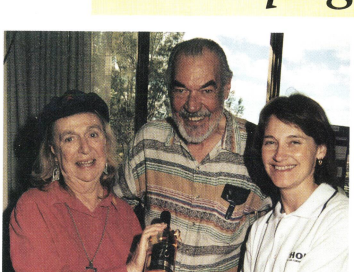

CHOICE Open Day: (L–R) Mary Shelley Clark and Jack Clark — 40 year subscribers — being presented with a 40th Anniversary bottle of wine by Louise Sylvan, CEO of the ACA.

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers. It is a Council member of Consumers International.

We are completely independent. We buy all the products we test at random in the marketplace; we never accept products to be tested as gifts or loans from manufacturers or retailers. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a **Best Buy**. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. Financial information in CHOICE is of a general nature, and is not intended to be advice on individual investments.

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We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote their rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Voting membership (starting in July 2000) costs $89.10 (including $8.10 GST) for a year, which covers your subscription to CHOICE and a further subscription to our consumer policy and campaigning magazine, *Consuming Interest*.

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Twelve-month INDEX

August 1999 — July 2000

How to use this index
Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.
For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

Aged care, nursing homes Jun
Air conditioners, split-system **Oct,** May*
Animal testing, for cosmetics Jun
Annual buying guide Dec
Annuities and pensions Oct
Antibacterial products **Sep**
Appliance reliability **Mar**
Artificial sweeteners Aug
ATMs, holiday use Nov

Back pain Jun
Banks
accounts, how to change Jul
ATMs, holiday use Nov
getting a better deal Mar
phone info lines **Jan/Feb,** Jun*
satisfaction with **Mar**
Bathroom scales **Apr**
Beach sun shelters **Dec**
Bike helmets **May**
Binoculars **Jun**
Blenders **May**
Breakfast cereals **Mar**
Buying guide, annual Dec

Caffeine Jun
Cars
buying a used car Sep, Dec*
buying a car online Oct
crash repair costs Jan/Feb
crash tests
four-wheel drives Jan/Feb
crashworthiness Jan/Feb
insurance, comprehensive **Aug,** Sep*
reliability **Sep**
satellite navigation (GPS) May
Cereals, breakfast **Mar**
Champagne and sparkling wine **Dec**
Child/baby concerns
cots **Sep**
cots, portable **Jul**
nappies, disposable **Aug**
Chipper shredders **Sep**
Chocolate, taste test **May**
CHOICE, 40 years on Apr
Christmas crackers **Dec**
Cleaners, imported Mar
Clothes dryers **May**
Cockroach killers **Dec,** Jan/Feb*
Coconut milk and cream **Jun**
Cola, taste test **Jan/Feb**
Compact fluorescent light bulbs **Apr,** Jun*
Computers
email basics Oct
Internet — see Internet
Web shopping Aug
Y2K Sep, Nov*, Dec*
Cooktops
ceramic **Mar**
choosing Mar
Cooling, calculator and air conditioners **Oct,** May*
Cordless drills **Aug**
Cordless kettles **Mar,** May*, June*
Cots **Sep**
portable **Jul**

Detergents, laundry **Apr**
Dishcloths — antibacterial **Sep**
Disposable nappies **Aug,** Dec*
Dispute resolution schemes Jul
Drills, cordless **Aug**
Drinks, cola taste test **Jan/Feb**
Drugs, lifestyle Mar
Dryers, clothes **May**
DVD players **Jan/Feb**

Email Oct
Environment
hot water options Dec
long-life light bulbs **Apr,** Jun*
recycling fabrics Apr

Fan heaters **May**
Fibre, in diet Apr
Financial — see also Banks
investment clubs Jun
planning for a lifetime Jun
retirement income Oct
spending patterns 1960–2000 Apr
Food
artificial sweeteners Aug
breakfast cereals **Mar**
caffeine Jun
chocolate, taste test **May**
coconut milk and cream **Jun**
fibre Apr
from food courts **Oct**
salt and quiz Jul
supermarket value brands Jul
vegetarian, diet Dec
weight-loss programs **Apr**
yoghurts and drinks, probiotic **Sep**
Fridges
2-door, 340–385 L **Aug**
2-door, 470–520 L **May**

Garden, tap timers **Nov**
Global positioning system
for cars May
handheld units **May**
GST Apr, Jun*

Hay fever remedies Nov
Health
back pain Jun
caffeine Jun
fibre Apr
hay fever remedies Nov
herbal supplements May
insurance **Nov** , Jan/Feb*
menopause, alternative treatments Oct
osteoporosis Aug
salt and quiz Jul
smoking, how to quit Jul
sunscreens Nov, Mar*
weight-loss programs **Apr**
Healthcare, medical records May
Heaters
fan **May**
solar and heat-pump, water **Dec**
Herbal supplements May
House and contents
insurance **Nov**, Jan/Feb*
Hot water options Dec

Income, retirement Oct
Index, four-year Jun
Insurance
car, comprehensive **Aug,** Sep*
health **Nov**, Jan/Feb*
house and contents **Nov**, Jan/Feb*
Internet
buying a car Oct
cafés Jan/Feb
chat rooms/IRC Jun
shopping Aug
Investment clubs Jun
Irons, steam **Jun**

Kettles, cordless **Mar,** May

Laundry detergents **Apr**
Law, next of kin Oct
Lawnmowers, petrol,
2 and 4-stroke **Nov**
Lifestyle drugs Mar
Light bulbs, long-life **Apr,** Jun*

Medical records, privacy May
Menopause, alternative treatments Oct
Mobile phones
digital **Jan/Feb**
safety and EMR Jun*
Moisturisers **Apr**
Money — see Financial
Mulchers/chipper, shredders **Sep**

Nappies, disposable **Aug,** Dec*
Next of kin, law Oct
Nursing homes Jun

Osteoporosis Aug

Paint
exterior **Oct**
low-odour Jun
Parallel imports Mar
Pensions and annuities Oct
Petrol lawnmowers **Nov**
Phones, mobile — see Mobile phones
Probiotics, yoghurts and drinks **Sep**
Propecia, 'lifestyle' drugs Mar

Real estate agent, how to choose Oct
Recycling, fabrics Apr
Refrigerators — see Fridges
Reliability, appliances **Mar**
Retirement, income Oct
Reverse-cycle air conditioners
split systems **Oct,** May*
Roof, ventilators Nov

Salt and quiz Jul
Scales, bathroom **Apr**
Shopping
supermarket price survey **Jan/Feb**
supermarket value brands Jul
via World Wide Web Aug
Slimming programs **Apr**
Smoking, how to quit Jul
Solar and heat-pump water heaters **Dec**
Sparkling wine and champagne **Dec**
Spending patterns Apr
Split-system air conditioners **Oct,** May*
Steam irons **Jun**
Sun shelters, beach **Dec**
Sunglasses Oct
Sunscreens Nov, Mar*
Supermarket, prices **Jan/Feb**
Sweeteners, artificial Aug

Tap timers **Nov**, Mar*
Tax — GST Apr, Jun*
Telephones — see Phones
Television, stereo (68 cm) **Apr**
Travel
ATM use Nov
money Nov
packs **Oct**

Vacuum cleaners **Sep, Jul**
handheld **Jul**
Vegetarian diet Dec
Viagra, 'lifestyle' drugs Mar
Video recorders, low-price mono **Mar**

Washing machines **Jan/Feb, Jul**
Water
heating options Dec
solar and heat pump **Dec**
Weight-loss programs **Apr**

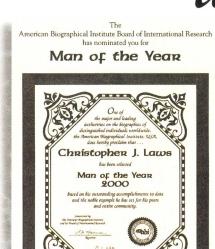
Xenical, 'lifestyle' drugs Mar

Y2K Sep, Nov*, Dec*
Yoghurts, probiotic **Sep**

Become a friend of the Consumers' Association

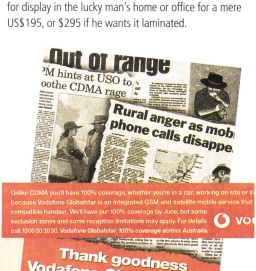
The Australian Consumers' Association is completely funded by our subscribers, book purchasers and other customers. We don't receive ongoing funding from government or any commercial source. Your donation or bequest to ACA will assist our work of informing and representing Australian consumers. To make a donation or for further information, call Lila (pictured) on (02) 9577 3399 or write to: Friends of ACA, 57 Carrington Road, Marrickville 2204.

the HARD word



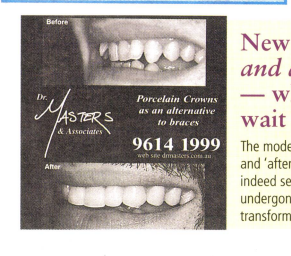
Man of the year

A CHOICE employee was stunned recently to receive notification of his selection as a deserving recipient of the Man of the Year Decree, a title awarded to "a limited number" of men. The Decree can be forwarded for display in the lucky man's home or office for a mere US$195, or $295 if he wants it laminated.


Out of range
?M hints at USO to
oothe CDMA rage
Rural anger as mob
phone calls disappe
Unlike GSM, you'll have 100% coverage, whether you're in a car, working on site or b
because Vodafone Globalstar is an integrated GSM and satellite mobile service that
compatible handset. We'll have our 100% coverage by June, but some
exclusion zones and some reception limitations may apply. For details
call 1300 30 30 30. Vodafone Globalstar. 100% coverage across Australia.
Thank goodness
Vodafone Globalstar has
100% coverage.
vodafone
Globalstar
Telstra faces big bush fine

100% rubbish

Those in the 'exclusion zones' must be thrilled that Vodafone provides '100% coverage'... everywhere else.


Lose weight
– and keep it off!
Unlike other weight loss programs, ULTRA LITE is a total weight management system, and is only available through qualified health care professionals. You will not feel hungry on the ULTRA LITE system, and your progress is carefully monitored throughout the program.
What can you expect to lose? Typically, people will lose 3-5 kg in the first week, and then 203 kg per week thereafter
(07) 5522 9282
Carmel Taylor Naturopath
B.App. Sc (Naturopathy) A.N.T.A.

Slim chance

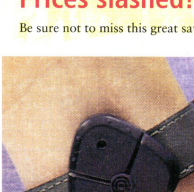
It seems the ULTRA LITE weight loss program promises to take you well beyond the waif look — in fact, you could disappear altogether!

New teeth — *and a beard* — while you wait

The model in these 'before' and 'after' shots does indeed seem to have undergone a complete transformation!

Prices slashed!

Be sure not to miss this great saving.



A bracelet to wear while you sleep

The sleep partner is designed to be worn for 30 minutes before sleep and kept on throughout the night. The leather-effect bracelet comes in a presentation box. May be worn on either wrist. This product has not been proven to have any effect on sleep.

Sleep Partner **£19.99** ML9860

Lonely?

Sleep "partner" is guaranteed to… do absolutely nothing. At least they're honest.

How about a little help?

The hard word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to J Arthur, S Parker, H Indorato, J Rowlings, G Peart and P Lamb for their contributions to this month's *The hard word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

A request from our art team: If you send us clippings, labels or packaging, please keep them as clean and neat as possible (and don't mark them with highlighters or pens or cut the corners off, etc) so we can reproduce them on this page. Thank you.